

Date: [Date]

From:

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

To:

[Creditor/Lender Name]

[Department Name, if applicable]

[Address]

[City, State, Zip Code]

Subject: Formal Request for Retention of Verified Information - Account #[Your Account Number]

To Whom It May Concern,

I am writing to formally request that the derogatory information currently associated with the account referenced above remain on my credit report as a verified and accurate record of the account's history.

It has come to my attention that there may be attempts or automated processes to remove or alter this specific entry. However, I am formally confirming that the information, including [mention specific mark like: the late payment / the charge-off / the collection status] dated [Date of Mark], is factually correct and verified by my own records.

Please ensure that this verified data is retained and accurately reported to all major credit bureaus (Equifax, Experian, and TransUnion) to maintain the integrity of my financial history. I request that no changes be made to this entry without my express written consent.

I have attached a copy of my [Identification/Account Statement] for verification purposes.

Please provide written confirmation that this request has been received and that the account status remains as reported.

Sincerely,

[Your Signature]

[Your Printed Name]