

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

[Account Number: XXXX-XXXX]

RE: Notice of Dispute Resolution and Deletion of Credit Information

Dear [Consumer Name],

This letter is to formally notify you regarding the outcome of the dispute filed on [Date of Dispute] concerning the information reported on your credit file by [Company Name].

After a thorough investigation of the disputed item(s) listed below, we have reached the following determination:

- **Disputed Item:** [Description of Item, e.g., Late Payment/Collection Account]
- **Resolution:** [Verified/Updated/Deleted]
- **Action Taken:** [The item has been removed from your credit profile / The record has been corrected].

We have notified the following national consumer reporting agencies of this change to ensure your credit report is updated accordingly:

- Equifax
- Experian
- TransUnion

Please allow 30 to 45 days for these changes to be reflected on your official credit report. You may wish to contact the credit bureaus directly to request a free copy of your updated report.

If you have any further questions regarding this resolution, please contact our Compliance Department at [Phone Number] or via mail at the address provided below.

Sincerely,

[Authorized Representative Name]

[Title]

[Company Name]

[Company Address]