

[Your Full Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Social Security Number]  
[Your Date of Birth]

[Date]

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

**Subject: Formal Request for Deletion of Inaccurate Tradeline**

To Whom It May Concern,

I am writing to formally dispute the following information appearing on my credit report. I have identified an inaccurate tradeline that I am requesting be completely deleted from my file.

**Account Information for Deletion:**

Name of Creditor: [Creditor Name]  
Account Number: [Account Number as it appears on report]  
Reason for Dispute: [State reason, e.g., This account does not belong to me / This account was settled for deletion / This account is outdated and past the reporting limit]

Under the Fair Credit Reporting Act (FCRA), I am requesting that you investigate this item. If you cannot verify the accuracy or completeness of this information, please remove the tradeline from my credit profile immediately.

Please find enclosed copies of [list supporting documents, e.g., my ID, a recent utility bill, or correspondence from the creditor] as proof of my identity and to support this claim.

I look forward to receiving a written notification within 30 days confirming that the item has been deleted and providing an updated copy of my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List enclosed documents]