[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[last 4 of Your Social Security Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

**Dear [Credit Bureau Name],**

I recently obtained a copy of my credit report online and found that you are reporting the following delinquent account(s) that are past the 7-year reporting period as allowed under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681c(a)(4). According to the FCRA, accounts that are delinquent should not be reported after seven years from the date of the original delinquency. Therefore, the following account(s) should be deleted immediately:

* **Creditor:** [Creditor Name]
* **Account Number:** [Account #]
* **Date of Last Delinquency:** [Date]

As per 15 U.S.C. § 1681i(a)(1)(A) of the FCRA, you are required to investigate the disputed information and notify me of your investigation results within 30 days of receipt of this letter. Additionally, the Consumer Financial Protection Bureau (CFPB) emphasizes the obligation of credit bureaus to maintain accurate and updated information.

To expedite your investigation, I have included copies of my social security card and a recent utility bill to verify my identity and current address. My contact information is provided above to avoid any delays in your response.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thank you in advance for your prompt attention to this matter.

Sincerely,  
[Your Name]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[last 4 of Your Social Security Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

**Dear [Credit Bureau Name],**

I recently reviewed a copy of my credit report and discovered that you are reporting the following delinquent account(s) that are past the seven-year reporting period allowed under the Fair Credit Reporting Act (FCRA), specifically under 15 U.S.C. § 1681c(a)(4). As this period has elapsed, these account(s) should be deleted immediately from my credit report:

**Creditor:** [Creditor Name]  
**Account Number:** [Account #]  
**Date of Last Delinquency:** [Date]

Under the FCRA, specifically 15 U.S.C. § 1681i(a)(1)(A), you are required to conduct a reasonable investigation and notify me of the results within 30 days. Additionally, under 15 U.S.C. § 1681i(a)(5), if the investigation finds that the information is incomplete or inaccurate, you must promptly delete the information or modify it as appropriate.

I have enclosed copies of my Social Security card and proof of my current address to facilitate the verification of my identity and avoid any delays in your response. Please send me an updated copy of my credit report reflecting the corrections.

I trust that you will handle this matter promptly and in accordance with the FCRA. Thank you in advance for your attention to this urgent issue.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[last 4 of Your Social Security Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

**Dear [Credit Bureau Name],**

I recently reviewed a copy of my credit report and found that you are reporting the following delinquent account(s) that are past the seven-year reporting period as stipulated under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681c(a)(4). According to the FCRA, negative items are only allowed to remain on credit reports for a maximum of seven years from the date of first delinquency. The following account(s) should be deleted immediately:

**Creditor: Creditor Name  
Account Number: Account #  
Date of Last Delinquency: Date**

Additionally, under 15 U.S.C. § 1681i(a)(1)(A), you are required to conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with section 611(a)(5)(A), within 30 days of receiving my dispute.

I understand that, per the FCRA, you must notify me of the results of your investigation within 30 days. My contact information is provided above, and I have included proof of my social security number and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above corrections. Thank you in advance for your prompt attention to this matter.

Sincerely,

[Your Name]