Your Name

Your Residential Address

City, State, and Zip Code

Your Birth Date

Social Security Number (Last 4 Digits)

Name of the Credit Bureau

Address of the Credit Bureau

City, State, and Zip Code of Credit Bureau

Dear [Credit Bureau],

I am reaching out to challenge an inconsistency identified in the "PAYMENT HISTORY" section of my credit report, specifically in relation to the following account that has been charged off:

Account Name: [Account Name]

Account Number: [Account Number]

Upon review, I have observed that this account continues to be reported as having a monthly payment history, even though it should not due to its charged off status. This constitutes a direct breach of the Fair Credit Reporting Act (FCRA) as it inaccurately influences the statute of limitations.

Under the Fair Credit Reporting Act, Metro 2 Compliance Guidelines, and other pertinent Consumer Protection Laws, I, as a consumer, hold the right to have accurate, current, and complete information on my credit report. I trust that all reporting agencies, including yours, abide by these obligations.

Due to this apparent oversight, I insist on the immediate removal or "DELETION" of this incorrect information from my credit report. Please provide me with a revised copy of my credit report once this correction has been made.

I appreciate your prompt attention to this crucial matter.

Yours sincerely,

[Your Name]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[Last 4 digits of your SSN]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, Zip Code]

Dear Sir/Madam,

I am penning this letter to formally bring to your notice an inaccuracy that has come to my attention in the 'PAYMENT HISTORY' segment of my credit report. The anomaly pertains to a charged-off account detailed below:

Account Name - Account Number

On scrutinizing my credit report, it has come to my attention that this account continues to display a monthly payment history. This is erroneous, given that the account has been charged off and, consequently, should not manifest an ongoing payment record. Such misrepresentation infringes upon the Fair Credit Reporting Act (FCRA), potentially jeopardizing the statute of limitations related to the account.

As stipulated by the FCRA and other consumer protection laws including the Fair Debt Collection Practices Act (FDCPA) and the Metro 2 compliance guidelines, I, as a consumer, have a legal right to an accurate portrayal of all the information contained within my credit report. In light of these laws, I respectfully demand that you expunge the incorrect data from my credit report. Following this, please provide me with an updated copy of my credit report reflecting the necessary modifications.

I am confident that you will address this discrepancy with the urgency and seriousness it deserves.

Yours faithfully,

[Your Name]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[Last 4 of SSN]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State Zip Code]

Dear [Credit Bureau Name],

I hope this letter finds you well. I am reaching out to challenge an inconsistency found under the "PAYMENT HISTORY" section in my credit report. This relates specifically to the account listed below which has been categorized as charged off:

Account Name: [Account Number]

Upon thorough review of my credit report, I noticed that this charged-off account is persistently reported as maintaining an active monthly payment history. This is not accurate and consequently, in violation of the Fair Credit Reporting Act (FCRA), as it erroneously influences the statute of limitations.

Under the stipulations of the FCRA, the Fair Debt Collection Practices Act (FDCPA), and Metro 2 compliance guidelines, I am entitled as a consumer to have accurate representation of all details in my credit report. With these consumer protection laws in mind; I respectfully request that you rectify this mistake by deleting the incorrect data from my credit report. Following the completion of this, kindly supply me with an updated version of my credit report that reflects the required corrections.

As a consumer, it is my right to have access to precise and current information on my credit report. I anticipate all credit reporting agencies to uphold this obligation, in alignment with the FCRA and other applicable Consumer Protection Laws.

In light of this apparent oversight, I implore you to immediately expunge this inaccurate information from my credit report. Upon completion of this correction, please provide an updated version of my credit report for my review. I appreciate your prompt attention to this crucial matter.

Yours sincerely,

[Your Name]