

***Sample Letter to Creditors***

Date

Creditor's Name and Address

RE: Your Account Number or Identifying Number

Dear Sir or Madame:

This letter is in regard to a debt that you have inaccurately reported to (name of) credit reporting agency.

This is not a valid debt because: (list reasons that you believe debt is incorrect)

Enclosed are copies of documents (list all documents that you are enclosing that support your case) that prove this debt is no longer owed.

In accordance with the Fair Debt Collection Practices Act, I am requesting that you remove the negative entry from all credit reporting agencies regarding this debt.

Sincerely,

Your Name