

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Your Email]
[Your Phone Number]
[Date]

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

Subject: Formal Dispute of Collection Account – Request for Deletion

Dear [Credit Bureau Name],

I'm reaching out because there's a little problem on my credit report, and according to **15 U.S.C § 1681i(a)(1)** of the Fair Credit Reporting Act (FCRA), I have the right to dispute any inaccurate, incomplete, or unverifiable information. So, let's get this sorted.

Here's the account in question:

- **Creditor Name:** [Collection Agency Name]
- **Account Number:** [Account Number]
- **Reported Balance:** [\$ Amount]
- **Date Reported:** [Date]

Per **15 U.S.C § 1681e(b)**, credit bureaus must ensure that all reported information is **100% accurate and verifiable**. If this account is incorrect or cannot be **fully validated with proper documentation**, I kindly request its **immediate removal** from my report.

Also, under **15 U.S.C § 1692g(b)** (Fair Debt Collection Practices Act), if the debt collector can't provide proof that I actually owe this debt, they **must cease collection efforts**—which means this shouldn't be on my report in the first place.

To speed things up, I've included copies of my **ID and proof of address** for verification. Please conduct a proper investigation and respond within **30 days**, as required by law.

Looking forward to your prompt attention to this matter. Thanks in advance!

Best,
[Your Name]

[Signature]