

# WAYS TO REMOVE CLOSED ACCOUNTS FROM YOUR CREDIT REPORT



1.

## DISPUTE ACCOUNTS WITH INACCURATE INFORMATION

File a dispute online or by mail with Equifax, Experian and TransUnion. Include supporting documents.



2.

## WRITE A GOODWILL LETTER

If your closed account had a few late or missed payments due to extenuating circumstances, a creditor might accept your request to remove the account. They aren't required to remove it.



3.

## LET TIME PASS FOR THE CLOSED ACCOUNT TO FALL OFF YOUR CREDIT REPORT

Accounts closed in good standing may stay on your credit reports for 10 years, while accounts with negative information may stay on your credit reports for 7 years.



4.

## WRITE A PAY-FOR-DELETE LETTER

If your closed account has an outstanding balance, a creditor may agree to remove the account in exchange for payment. They aren't legally obligated to do so.

# Getting Debts Off A Credit Report

**LL Leslie**



## **Getting Debts Off A Credit Report:**

## **Getting Debts Off A Credit Report** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the power of words has become more evident than ever. They have the capability to inspire, provoke, and ignite change. Such could be the essence of the book **Getting Debts Off A Credit Report**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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