

# 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.

# How To Pull A Credit Report

**Jiyuan Zhang**



## **How To Pull A Credit Report:**

Immerse yourself in the artistry of words with Crafted by is expressive creation, Immerse Yourself in **How To Pull A Credit Report** . This ebook, presented in a PDF format ( \*), is a masterpiece that goes beyond conventional storytelling. Indulge your senses in prose, poetry, and knowledge. Download now to let the beauty of literature and artistry envelop your mind in a unique and expressive way.

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