

HOW TO REMOVE COLLECTION ACCOUNTS FROM YOUR CREDIT REPORT

1. Request a debt validation letter to confirm the debt is legitimate.
2. Obtain copies of your credit reports to verify which bureaus the debt was reported to.

If the information is inaccurate:

3. Send a dispute letter to the debt collector and the credit bureaus showing proof of the inaccurate collection account.

Note: Under the Fair Credit Reporting Act (FCRA), debt collectors are obligated to report accurate debts. Even if they agree to a pay for delete or goodwill deletion, they do not have to follow through with it.

If the information is accurate:

- 3a. Send a goodwill letter that explains that an extenuating circumstance caused the debt and asks the collector to remove it out of goodwill.
- 3b. Negotiate a pay for delete letter to pay some or all of what you owe in exchange for the collector removing the negative item from your credit report.
- 3c. If the debt collector is unwilling to negotiate, you will need to wait for the debt to fall off your credit report, which can take 7 years. However, they can continue to pursue the debt.

How Long Do Things Remain On Your Credit Report

J Dewey



How Long Do Things Remain On Your Credit Report:

The Enigmatic Realm of **How Long Do Things Remain On Your Credit Report**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **How Long Do Things Remain On Your Credit Report** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of people who partake in its reading experience.

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