

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

John E. Grable, Lance Palmer



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