# Bankruptcy Dispute Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Dispute of Incorrect Bankruptcy Reporting   
  
Dear [Credit Bureau],   
  
I recently reviewed my credit report and found that a \*\*bankruptcy entry\*\* has been reported incorrectly. Below are the details of the disputed item:   
  
- \*\*Case Number:\*\* [Bankruptcy Case Number]   
- \*\*Filing Date:\*\* [Date]   
- \*\*Court Name:\*\* [Court Name]   
  
I am disputing this bankruptcy record because \*\*[reason: e.g., incorrect case number, dismissed bankruptcy, or not my filing]\*\*. Under the \*\*Fair Credit Reporting Act (FCRA) Section 611\*\*, I request that you investigate this item and provide documentation proving its accuracy. If you cannot verify the bankruptcy details with the \*\*original court records\*\*, I request that it be \*\*removed from my credit report immediately\*\*.   
  
I have attached supporting documents, including a \*\*copy of my credit report highlighting the error\*\*. Please respond within \*\*30 days\*\*, as required by law, with the results of your investigation.   
  
Sincerely,   
[Your Name]

# Early Removal Request Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Request for Early Removal of Bankruptcy   
  
Dear [Credit Bureau],   
  
I am writing to request an \*\*early removal\*\* of the bankruptcy record on my credit report. Below are the details of the reported item:   
  
- \*\*Case Number:\*\* [Bankruptcy Case Number]   
- \*\*Filing Date:\*\* [Date]   
- \*\*Court Name:\*\* [Court Name]   
  
The bankruptcy has been \*\*fully discharged\*\* and is no longer legally binding. I understand that bankruptcies typically remain on a credit report for \*\*7-10 years\*\*, but I am requesting an early removal based on \*\*good credit behavior and my responsible financial management\*\* since the discharge.   
  
I kindly ask that you review this request and consider removing the bankruptcy entry earlier than the standard reporting period. Please confirm your decision in writing.   
  
Sincerely,   
[Your Name]