{Collection Agency Name & Address}  
{Collection Account No.: xxxxxxxx}

{Original Creditor: (creditor name)}  
{Amount as Listed on Credit Report: $xxx.xx}

Send the letter Certified Mail, Return Receipt so you will have proof the collection agency received your notice.

**NOTICE OF BREACH OF CONTRACT**

Date

Send to Executive of Company  
Address  
City, State Zip Code

Re: Account Name and Account Number

On (date), Collection Agency agreed to delete negative trade-line of the above-mentioned account from any and all of my credit reports including Experian, Equifax and Tranunion upon payment of $\_\_\_\_\_\_\_\_\_.

You agreed to delete the negative trade-line within 10 business days from the date of \_\_\_\_\_\_\_. It has now been 60 days and the negative trade-line remains on my credit reports as of (date).

Because (collection agency) received payment in certified funds as and for a payment in exchange for deletion and such payment was cashed on (date); you are now in breach of contract.

(Collection agency) has ten (10) days from the date of this letter to perform the agreed upon deletion of the negative trade-line or I shall consider you in breach of contract. As such I will file complaints with the Better Business Bureau, the State Attorney General’s Office and the Consumer Financial Protection Bureau along with pursuing legal action for breach of contract.

Sincerely,  
(Type your Name Only)