

[Your Full Name]

[Your Current Address]

[City, State, ZIP Code]

[Date of Birth: MM/DD/YYYY]

[Social Security Number: XXX-XX-XXXX]

[Today's Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Credit Report Dispute ? [Your Full Name]

Dear [Credit Bureau Name],

I am writing to formally dispute the following inaccurate information on my credit report. I have attached a copy of my credit report with the disputed items circled, as well as supporting documentation.

1. Account Name: [Company Name]

Account Number: [XXXX-XXXX]

Reason for Dispute: [Describe clearly why the information is incorrect.]

[Repeat as necessary for multiple items.]

I request that the inaccurate items be corrected or removed in accordance with the Fair Credit

Reporting Act. I have enclosed copies of relevant documents to support my position, including:

- A copy of my credit report with errors circled
- [List of any supporting documents, such as payment records, ID, etc.]
- A copy of my government-issued ID and a utility bill as proof of identity and address

Please investigate these matters and delete or correct the disputed information as soon as possible.

I would appreciate your written response to this request within 30 days, as required under federal law.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature]

[Your Contact Information]