

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Credit Bureau's Name]
[Credit Bureau's Address]
[City, State, ZIP Code]

Subject: Credit Dispute Notification

Dear [Credit Bureau's Name],

I am writing to formally dispute the accuracy of the information reported in my credit report. My details are as follows:

- Full Name: [Your Full Name]
- Social Security Number: [Last Four Digits]
- Date of Birth: [Your Date of Birth]

I have found the following items that I believe are inaccurate:

1. [Description of the inaccurate item, including account name and number]
2. [Description of the inaccurate item, including account name and number]

I request that you investigate these discrepancies. I have attached supporting documentation to substantiate my claim, including [list any documents you are including, e.g., payment records, letters, etc.]. Please confirm receipt of this letter and keep me informed of the progress of my dispute. I appreciate your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]