

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

Subject: Dispute of Credit Report Errors

Dear [Credit Bureau Name],

I hope this letter finds you well. I am writing to formally dispute certain inaccuracies found in my credit report, as provided to me on [Date you received the credit report].

**\*\*Account Information:\*\***

- **\*\*Account Name:\*\*** [Name of Creditor or Lender]
- **\*\*Account Number:\*\*** [Account Number]
- **\*\*Reported Error:\*\*** [Describe the specific error]

**\*\*Details of Dispute:\*\***

I have identified the following errors:

1. [Error 1: Explain the inaccuracy, why it's incorrect, and provide any supporting information or documentation.]
2. [Error 2: Explain the inaccuracy, why it's incorrect, and provide any supporting information or documentation.]

Please find enclosed copies of relevant documents that support my claim, including [list documents, e.g., bank statements, payment receipts, etc.].

I kindly request that you investigate these matters and correct my credit report as necessary. Under the Fair Credit Reporting Act, I expect a response to my dispute within 30 days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

Enclosures: [List any enclosed documents]