

[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 Information

Dear [Credit Bureau Name],

I am writing to formally dispute the accuracy of certain information contained in my credit report. My full name is [Your Full Name], and my Social Security Number is [XXX-XX-XXXX] (last four digits).

The item(s) I am disputing are as follows:

1. **[Description of the item, e.g., Creditor Name, Account Number, Amount, etc.]**

- Reason for dispute: [Reason for disputing the entry, e.g., inaccurate balance, account not mine, payment not reported, etc.]

- Supporting Documents: [List or include copies of documents supporting your claim, e.g., payment receipts, letters, etc.]

2. **[Description of the next item, if applicable]**

- Reason for dispute: [Same format as above]

- Supporting Documents: [Same format as above]

I request that these inaccuracies be investigated and corrected, and I would appreciate a written response to confirm your receipt of this dispute. Under the Fair Credit Reporting Act, I understand that you will investigate my claims and update my credit report accordingly.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]