

[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 certain information contained in my credit report. My name is [Your Full Name], and my Social Security Number is [XXX-XX-XXXX]. I am requesting your assistance in correcting the following inaccuracies:

1. **Item Description:** [Describe the account/item you are disputing]
Account Number: [Account Number]
Reason for Dispute: [Explain why you believe this information is incorrect]

2. **Item Description:** [Describe any additional account/item you are disputing]
Account Number: [Account Number]
Reason for Dispute: [Explain why you believe this information is incorrect]

I have enclosed copies of documents supporting my dispute, including [list any documents you are providing, such as payment records, correspondence, etc.].

Please investigate this matter and correct the inaccuracies on my credit report as soon as possible. I would appreciate a response regarding the outcome of your investigation within 30 days, as required by the Fair Credit Reporting Act.

Thank you for your attention to this matter.

Sincerely,

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