

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

Subject: Dispute of Credit Report Inaccuracies

Dear [Creditor's Name or "To Whom It May Concern"],

I am writing to formally dispute inaccuracies found in my credit report. My name is [Your Full Name], and my Social Security Number is [XXX-XX-XXXX]. I have recently obtained copies of my credit reports from [Credit Bureau Name(s)] and discovered the following discrepancies:

1. [Describe the inaccurate information: e.g., Account Number, Amount, Nature of the error]

2. [Describe any additional inaccuracies, if applicable]

According to the Fair Credit Reporting Act, I am entitled to a fair and accurate credit report. I kindly request that you investigate these discrepancies and provide me with the findings of your investigation. Attached, you will find copies of relevant documents that support my position, including [list any enclosed documents, such as bank statements, payment records, etc.].

Please confirm receipt of this letter and let me know the timeline for your investigation. I appreciate your prompt attention to this matter and look forward to your response.

Thank you for your cooperation.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]