

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

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

Subject: Request for Investigation of Credit Report Discrepancies

Dear [Credit Bureau Name],

I am writing to formally challenge certain items on my credit report dated [insert date of report]. My details are as follows:

- Name: [Your Full Name]
- Social Security Number: [Last Four Digits of SSN]
- Address: [Your Address]
- Report Number: [Report Number, if available]

I have identified the following inaccuracies:

1. [Describe the first item in dispute - include account name, number, and reason for dispute]
2. [Describe the second item in dispute - include account name, number, and reason for dispute]
3. [Continue listing any additional items in dispute as necessary]

I request that you investigate these discrepancies and remove the erroneous information from my credit report. Attached are copies of supporting documents, including [list attached documents such as statements, letters, etc.].

Thank you for your prompt attention to this matter. Please confirm receipt of this letter and provide me with the outcome of your investigation at your earliest convenience.

Sincerely,

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