

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

Subject: Dispute of Negative Credit Information

Dear [Credit Bureau's Name],

I am writing to formally dispute certain information on my credit report, which I believe to be inaccurate. The details are as follows:

1. ****Account Information****

- Creditor Name: [Creditor's Name]
- Account Number: [Account Number]
- Date of Report: [Date the negative information appeared]

2. ****Description of the Error****

- Clearly explain the nature of the dispute (e.g., incorrect account status, payment history, etc.).
- Provide any evidence or documentation supporting your claim (e.g., statements, receipts).

3. ****Request for Investigation****

- Ask for a thorough investigation into the disputed information.
- State that you would like the erroneous information to be corrected or removed from your credit report.

4. ****Contact Information****

- Provide your contact details again for follow-up.

Thank you for your attention to this matter. I look forward to your prompt response within the time frame allowed by law.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]