

[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 Discrepancies

Dear [Creditor's Name or Customer Service Department],

I am writing to formally dispute certain discrepancies related to my credit report associated with my account (Account Number: [Your Account Number]). Upon reviewing my credit report, I have identified the following inaccuracies:

1. [Describe the first discrepancy, including details such as the nature of the error, dates, amounts, etc.]
2. [Describe the second discrepancy, if applicable.]
3. [Continue listing discrepancies as needed.]

According to the Fair Credit Reporting Act, I would like these discrepancies to be investigated. I have attached copies of relevant documentation to support my dispute, including [list any documents enclosed, such as account statements, payment confirmations, etc.].

I kindly request a timely response regarding the outcome of your investigation. Please update my credit report accordingly and provide me with a copy of the updated report once the corrections have been made.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

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