

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

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

Subject: Credit Report Dispute

Dear [Credit Bureau Name/Specific Department],

I am writing to formally dispute specific information in my credit report. My full name is [Your Full Name], and my Social Security Number is [XXX-XX-XXXX]. My credit report number is [Report Number].

The item I am disputing is [describe the item, e.g., "a late payment reported by XYZ Bank"]. This entry is inaccurate because [explain reason for dispute, e.g., "the payment was made on time" or "I do not have an account with XYZ Bank"].

I am requesting that this information be investigated and corrected.

Enclosed are copies of documents supporting my position, including [list any attached documents, e.g., payment receipts, contracts, etc.].

Please confirm receipt of this letter and inform me of the outcome of your investigation within the timeframe required by law.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

Enclosures: [List of attached documents]