

[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 Dispute for [Account Name/Number]

Dear [Credit Bureau Name],

I am writing to formally dispute a credit report entry that I believe is inaccurate. The entry in question is as follows:

- \*\*Account Name:\*\* [Account Name]
- \*\*Account Number:\*\* [Account Number]
- \*\*Reported Amount:\*\* [Amount]
- \*\*Disputed Item Description:\*\* [Brief description of the issue]

I have attached documentation that supports my dispute, including [state any attached documents like payment receipts, correspondence, etc.].

According to the Fair Credit Reporting Act, I request that you investigate this matter and correct any inaccuracies found in my credit report. Please send me a confirmation of the findings of your investigation and any actions taken to rectify this issue.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]

Attachments: [List of attachments, if any]