

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

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

Subject: Dispute of Credit Report Item

Dear [Credit Bureau Name],

I am writing to formally dispute an inaccurate item on my credit report, as permitted under the Fair Credit Reporting Act. My name is [Your Full Name], and my Social Security number is [XXX-XX-XXXX].

The item I am disputing is as follows:

- [Account Name or Number]
- [Nature of Dispute]
- [Reason for Dispute]

I have attached supporting documentation to verify my claim. Please investigate this matter and remove the inaccurate information from my credit report.

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

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]

[Enclosures: copies of supporting documents]