

[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 Credit Report Information

Dear Sir/Madam,

I am writing to formally dispute certain information in my credit report, which I obtained from your agency on [date you obtained the report].

The specific items I am disputing are as follows:

1. \*\*[Account Name/Number]\*\*

- Description of the issue: [Explain the discrepancy, e.g. inaccurate balance, incorrect payment status, etc.]

- Supporting documents: [List any documents you are including, e.g. payment records, bank statements, identification.]

2. \*\*[Account Name/Number]\*\*

- Description of the issue: [Explain the discrepancy.]

- Supporting documents: [List of documents included.]

In accordance with the Fair Credit Reporting Act, I request that you investigate this matter and correct any inaccuracies as soon as possible. Please send me a written confirmation of your investigation and any updated credit report reflecting these changes.

Thank you for your attention to this matter. If you require any further information, please feel free to contact me at the phone number or email address listed above.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]