

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

[Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Subject: Dispute of Credit Report Item

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain information in my credit report. I have reviewed my credit report, and I believe that the following items are inaccurate:

1. ****Item Name/Account Number****
 - Description of the inaccuracy
 - Explanation of why it is incorrect
2. ****Item Name/Account Number****
 - Description of the inaccuracy
 - Explanation of why it is incorrect

I have attached copies of relevant documents that support my dispute, including:

- [List of documents, e.g., payment records, account statements]

Please investigate this matter and correct the inaccuracies as soon as possible. Under the Fair Credit Reporting Act, I expect a response to my dispute within 30 days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]