

[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 Information

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report. My name is [Your Full Name], and my Social Security Number is [Your SSN]. My date of birth is [Your Date of Birth].

I have reviewed my credit report dated [Insert Date of Report] and found inaccuracies that I would like to dispute:

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

- Description of the error (e.g., incorrect balance, late payment reported in error, etc.)
- Explanation of why it is incorrect and supporting documentation if applicable.

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

- Description of the error
- Explanation of why it is incorrect and supporting documentation if applicable.

Attached are copies of [list any attached documents, e.g., statements, receipts, letters] that support my dispute. I request that you investigate this matter and correct my credit report accordingly.

Please confirm receipt of this letter and let me know the results of your investigation.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Typed Name]