

[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 Error

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an error I found in my credit report that was issued on [date of report]. My full name is [Your Name], and my Social Security Number is [XXX-XX-XXXX]. I would like to bring to your attention the following inaccurate information:

- ****Item Identification:**** [Provide details about the account, such as account number, lender name, etc.]

- ****Nature of the Dispute:**** [Explain why the information is incorrect, e.g., late payment reported erroneously. Include any relevant account details, dates, and reasons.]

I request that you investigate this matter and correct the information accordingly. Enclosed with this letter, I have included copies of any relevant documents supporting my position (e.g., bank statements, correspondence, etc.).

Please let me know the outcome of your investigation and provide me with a copy of the updated credit report once the correction has been made.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]