

[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] Customer Service,

I am writing to formally dispute an item on my credit report that I believe is inaccurate. Below are the details of the dispute:

1. ****Personal Information****

- Full Name: [Your Full Name]
- Date of Birth: [Your Date of Birth]
- Social Security Number: [Your SSN - last four digits]
- Report Number: [Credit Report Number]

2. ****Disputed Item****

- Creditor Name: [Creditor's Name]
- Account Number: [Account Number]
- Description of Discrepancy: [Briefly describe the inaccuracy]
- Proposed Correction: [State what the accurate information should be]

3. ****Supporting Documentation****

- [List all attached documents, e.g., payment records, letters, identity verification]

4. ****Request for Action****

I kindly request that you investigate this matter and correct my credit report accordingly. Please provide me with written confirmation once the investigation is completed, along with a copy of my updated credit report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]
[Your Printed Name]