

[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 specific information in my credit report. My full name is [Your Full Name], and my Social Security Number is [XXX-XX-XXXX] (or the last four digits).

The information I am disputing is as follows:

- Account Name: [Name of Creditor]
- Account Number: [Account Number]
- Item in Dispute: [Specify the item or error]
- Reason for Dispute: [Brief explanation of why you believe it is incorrect]

I have attached copies of documents supporting my position. Please investigate this matter promptly and correct my credit report as necessary.

Thank you for your attention to this issue. I look forward to your response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

[Attachments: List documents attached]