

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

[Credit Bureau's Name]
[Credit Bureau's Address]
[City, State, ZIP Code]

Subject: Dispute of Credit Report Information

Dear [Credit Bureau's 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 most recent credit report shows [describe the specific account or item in dispute, including account number, if available].

The information I am disputing is inaccurate because [explain briefly why the information is incorrect or misleading].

I have included [list any enclosed documentation, such as copies of statements, letters, or other evidence supporting your dispute] as proof of my claim.

Please investigate this matter and correct my credit report accordingly.

I would appreciate a response confirming the completion of your investigation or any updates regarding my dispute.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Signature, if sending a hard copy]