

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

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

Dear [Credit Bureau Name],

Subject: Dispute of Inaccurate Information on Credit Report

I am writing to formally dispute certain inaccuracies on my credit report, as I believe they are incorrect and detrimental to my credit standing.

My full name is [Your Full Name], and my Social Security Number is [Your SSN]. I have attached a copy of my credit report that I received from your agency, which shows the disputed items.

The specific inaccuracies are as follows:

1. **[Disputed Item #1]**

- Description: [Provide details of the inaccuracy, such as incorrect amount, account number, etc.]

- Reason for Dispute: [Explain why you believe this is inaccurate.]

2. **[Disputed Item #2]**

- Description: [Provide details of the inaccuracy, such as incorrect amount, account number, etc.]

- Reason for Dispute: [Explain why you believe this is inaccurate.]

[Continue the list if necessary]

I kindly request that you investigate these items and update my credit report accordingly. Enclosed are copies of any relevant documents that support my dispute, including [list documents, e.g., payment records, correspondence].

Please send me written confirmation that you received this dispute, as well as the results of your investigation. Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]