

[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 Errors

Dear [Credit Bureau Name],

I am writing to formally dispute certain inaccuracies in my credit report, which I obtained on [date you retrieved the report]. My full name is [Your Full Name], and my Social Security number is [XXX-XX-XXXX].

The specific errors I am disputing are as follows:

1. \*\*[Error #1]\*\*
  - Description: [Brief description of the error]
  - Reported by: [Creditor/Company Name]
  - Account Number: [Account Number]
  - [Any supporting details or documentation related to the error]
2. \*\*[Error #2]\*\*
  - Description: [Brief description of the error]
  - Reported by: [Creditor/Company Name]
  - Account Number: [Account Number]
  - [Any supporting details or documentation related to the error]

I have enclosed copies of [any supporting documents, such as statements, letters, or other relevant information] to support my dispute. Please conduct a thorough investigation of these discrepancies and update my credit report accordingly.

According to the Fair Credit Reporting Act, I request that you complete your investigation within 30 days and provide me with the results in writing.

Thank you for your assistance in resolving this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]