

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

Subject: Request for Investigation of Credit Report Discrepancy

Dear [Credit Bureau Name],

I am writing to formally dispute certain information on my credit report that I believe is inaccurate. My name is [Your Full Name], and my Social Security number is [XXX-XX-XXXX].

The items I am disputing are as follows:

1. **\*\*Account Name/Number:\*\*** [Insert account name and number]  
    **\*\*Discrepancy:\*\*** [Explain the inaccuracy and provide supporting details]
2. **\*\*Account Name/Number:\*\*** [Insert account name and number]  
    **\*\*Discrepancy:\*\*** [Explain the inaccuracy and provide supporting details]

Attached are copies of documents supporting my dispute, including [list out any attached documents, such as payment receipts, letters, etc.]. Please conduct an investigation into these discrepancies and notify me of the results at your earliest convenience. According to the Fair Credit Reporting Act, I expect a written response within 30 days of your receipt of this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]