

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

[Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Subject: Dispute of Credit Report Item

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an item on my credit report. My full name is [Your Full Name], and my Social Security Number is [Your SSN]. I have reviewed my credit report and found inaccuracies that I believe need to be corrected.

The item I am disputing is:

- [Account Name/Number]
- [Description of the item, e.g., late payment, incorrect balance]
- [Reason for dispute, e.g., payment made on time, account does not belong to me]

I have attached copies of any relevant documents that support my position, including [list enclosed documents, e.g., payment records, account statements].

Please investigate this matter and correct the inaccuracies in my report as soon as possible. I would appreciate your prompt attention to this issue and look forward to receiving a written response regarding the outcome of your investigation.

Thank you for your assistance.

Sincerely,

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