

[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 Inaccuracy

Dear [Credit Bureau Name],

I am writing to formally dispute certain information contained in my credit report dated [insert date of credit report]. My personal information is as follows:

- Full Name: [Your Name]
- Social Security Number: [Your SSN]
- Date of Birth: [Your DOB]

The items I dispute are as follows:

1. ****Item Name****: [Creditor's Name or Account Number]
****Description of the Dispute****: [Brief explanation of why the item is inaccurate]
****Supporting Documentation****: [List documents included to support your dispute, e.g., copies of statements, emails, etc.]
2. ****Item Name****: [Creditor's Name or Account Number]
****Description of the Dispute****: [Brief explanation of why the item is inaccurate]
****Supporting Documentation****: [List documents included to support your dispute]

I request that you investigate this matter and correct the inaccuracies as soon as possible. Please send me confirmation of your findings and any changes made to my credit report.

Thank you for your attention to this matter.

Sincerely,

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