

[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 Information

Dear [Credit Reporting Agency Name],

I am writing to dispute the following information in my credit report. I believe this information is inaccurate and request that it be investigated.

- **Item in Dispute:**

[Describe the item in detail, including name of creditor, account number, and nature of the inaccuracy.]

I have enclosed copies of supporting documents that substantiate my claim.

Please investigate this matter and delete or correct the disputed item as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]

Enclosures: [List any documents you are including]