

[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 Item
Dear [Credit Bureau Name],
I am writing to formally dispute the information contained in my credit report that I obtained on [date of credit report]. The item I am disputing is [describe the item, e.g., a specific account, late payment, etc.], reported by [insitution name] with the account number [account number].
Reason for Dispute:
[Clearly explain why the information is inaccurate or incomplete. Provide specific details and any evidence if applicable.]
To support my dispute, I have enclosed [list any documents you are including, e.g., payment records, letters, identification].
In accordance with the Fair Credit Reporting Act, I request that you investigate this matter and correct the inaccuracies in my credit report. Please send me written confirmation of your findings and any amended reports thereafter.
Thank you for your prompt attention to this matter.
Sincerely,
[Your Name]
[Your Signature (if sending a hard copy)]
Enclosures: [List documents]