

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Credit Reporting Agency Name]  
[Credit Reporting Agency Address]  
[City, State, Zip Code]  
Subject: Dispute of Credit Report Information

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

The item I am disputing is as follows:

- **\*\*Creditor's Name:\*\*** [Name of Creditor]
- **\*\*Account Number:\*\*** [Account Number]
- **\*\*Description of the Dispute:\*\*** [Briefly describe what the error is and why you believe it is inaccurate. Include any relevant dates or amounts.]

Enclosed are copies of documents supporting my dispute, including [list any documents you are including, such as payment records, letters, etc.]. I request that you investigate this matter and correct my credit report as necessary.

Please send me a written response to this dispute within 30 days, as required by law. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

Enclosures: [List of enclosed documents]