

Credit Report Error Dispute

[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 Error

Dear [Credit Bureau Name],

I am writing to dispute an error in my credit report dated [Date of Report]. I believe there is a discrepancy in the balance listed for [Account Name/Number], which does not reflect the accurate amount owed.

The report shows a balance of [Incorrect Balance], while the correct balance should be [Correct Balance]. I have attached supporting documents, including [list documents, e.g., statements, payment receipts], to verify my claim.

In accordance with the Fair Credit Reporting Act, I request that you investigate this matter and correct the error in my credit report at your earliest convenience.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]