

# Credit Reporting Agency

Address Line 1

Address Line 2

City, State, ZIP Code

Date: [Insert Date]

## **Subject: Dispute of Credit Report Error Due to Identity Theft**

Dear [Credit Reporting Agency],

I am writing to formally dispute an error on my credit report that I believe is a result of identity theft. My name is [Your Full Name], and my Social Security Number is [Your SSN]. I have reviewed my credit report and noticed the following inaccuracies:

- Account Name: [Insert Account Name]
- Account Number: [Insert Account Number]
- Disputed Item: [Describe the error]

I did not authorize any transactions related to this account, and I am a victim of identity theft. I have enclosed copies of supporting documents, including a police report and any relevant correspondence, to substantiate my claim.

Under the Fair Credit Reporting Act, I request that you investigate this matter and correct my credit report accordingly. Please confirm receipt of this letter and update me on the status of my dispute at your earliest convenience.

Thank you for your prompt attention to this important matter.

Sincerely,

[Your Full Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]