

# Letter of Dispute for Credit Report Error

[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],

I am writing to formally dispute the inaccurate information that has been reported on my credit report. My name is [Your Full Name], and my Social Security number is [Your SSN]. I recently obtained a copy of my credit report dated [Date of Credit Report], and I noticed that the status of my account with [Creditor's Name] is reported incorrectly.

Specifically, the account with account number [Account Number] is listed as [Incorrect Status]. However, I have always maintained my payments on this account, and it should reflect a status of [Correct Status]. Attached to this letter are copies of documents that support my case, including [list the documents, e.g., payment confirmations, account statements].

Under the Fair Credit Reporting Act, I request that you investigate this matter and correct the erroneous information on my credit report. Please let me know the outcome of your investigation and provide a copy of my updated credit report.

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

Sincerely,

[Your Signature]

[Your Printed Name]