

Letter to Dispute Credit Report Inaccuracies

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Dear [Credit Bureau Name],

I am writing to formally dispute certain inaccuracies in my credit report. My name is [Your Full Name], and my Social Security Number is [Your SSN]. The items in question are as follows:

- [Item 1: Description and Account Number]
- [Item 2: Description and Account Number]
- [Item 3: Description and Account Number]

I believe these items are inaccurate because [brief explanation of why they are inaccurate]. I have enclosed a copy of my credit report with the disputed items marked, along with any supporting documentation, such as receipts or letters, that help to validate my claims.

Under the Fair Credit Reporting Act, you are required to investigate these discrepancies within 30 days. I appreciate your timely attention to this matter and look forward to your prompt response.

Thank you for your cooperation.

Sincerely,
[Your Name]