

Credit Score Impact Dispute Letter

[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 Score Impact

Dear [Credit Bureau Representative's Name],

I am writing to formally dispute an item on my credit report that I believe has negatively impacted my credit score in error. My name is [Your Full Name], and my Social Security Number is [Your SSN].

The specific entry I am disputing is located under [specify section, e.g., "Account Information"] and pertains to [Account Name or Number, if applicable]. I believe this entry is inaccurate due to [briefly explain your reasoning, e.g., disputes over payment dates, amounts, etc.].

I have enclosed supporting documentation that provides evidence of my claim, including [list any documents included, e.g., payment records, correspondence, etc.].

Given this information, I kindly request that you investigate this matter and provide a resolution regarding the accuracy of my credit report. Please let me know the outcome of your investigation as soon as possible.

Thank you for your attention to this matter.

Sincerely,

[Your Name]