

# Credit Dispute Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Dear [Credit Bureau Name],

I am writing to dispute an inaccurate item on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN]. The item I am disputing is [Describe the item, including the account name and number].

According to my recent credit report dated [Insert Date of Credit Report], I noticed that this entry is inaccurate because [Explain the reason, e.g., it was paid, it is not yours, etc.].

I request that you investigate this matter and correct the inaccurate information on my credit report. I have attached copies of documents supporting my position for your review.

Thank you for your attention to this matter. Please confirm receipt of this letter, and let me know the outcome of your investigation at your earliest convenience.

Sincerely,

[Your Name]