

Dispute Letter Regarding Credit Report Inaccuracies

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, ZIP Code]

Dear [Credit Reporting Agency],

I am writing to formally dispute certain inaccuracies on my credit report. My name is [Your Name] and my Social Security Number is [XXX-XX-XXXX]. My account number related to this dispute is [Account Number].

The specific inaccuracies, which I believe are incorrect, are as follows:

- [Describe the first inaccuracy, including what the report states and why it is incorrect.]
- [Describe the second inaccuracy, if applicable.]
- [Continue with any additional inaccuracies.]

I have enclosed copies of relevant documentation that support my case, including [list the types of documentation, e.g., bank statements, letters from creditors, etc.].

I kindly ask that you investigate these discrepancies and correct my credit report as soon as possible. According to the Fair Credit Reporting Act, you are required to investigate disputes within 30 days of receiving this letter.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]