

Dispute Letter for Credit Repayment Reporting 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 Reporting Error

Dear [Credit Reporting Agency Name],

I am writing to formally dispute the accuracy of my credit report, which I obtained on [Date]. My name is [Your Name], and my Social Security Number is [Your SSN].

The specific item I am disputing is [Describe the item, e.g., late payment from XYZ Bank dated MM/YYYY]. This entry is inaccurate because [Explain why the entry is incorrect - e.g., I made my payment on time].

In support of my dispute, I have enclosed copies of [list any supporting documentation, e.g., bank statements, payment confirmation, etc.]. I request that you investigate this matter and remove the inaccurate information from my credit report.

Thank you for your prompt attention to this matter. I look forward to your response within 30 days.

Sincerely,
[Your Name]