

Credit Score Dispute Letter

Your Name: [Your Name]

Your Address: [Your Address]

Your City, State, Zip: [Your City, State, Zip]

Your Email: [Your Email]

Your Phone Number: [Your Phone Number]

Date: [Date]

Credit Bureau Name: [Credit Bureau Name]

Credit Bureau Address: [Credit Bureau Address]

Subject: Dispute of Credit Report Information Regarding Account Ownership

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report associated with account number [Account Number]. The information in question indicates that I am the owner of this account, which is incorrect.

Upon reviewing my credit report, I noticed that this account does not belong to me. I believe it may be a result of [provide brief details about how you think the error occurred, e.g., identity theft, clerical error]. I request a thorough investigation into this matter.

For your reference, I have enclosed copies of relevant documents that support my claim, including [list any documents you are including, e.g., a police report, proof of identity, correspondence with the creditor].

According to the Fair Credit Reporting Act, I am entitled to request a correction of any inaccurate information in my credit report. I appreciate your prompt attention to this matter, and I look forward to your response within the statutory time frame.

Thank you for your assistance.

Sincerely,

[Your Name]