

Dispute Letter Regarding Credit History Mistake

Your Name
Your Address
City, State, Zip Code
Your Email
Your Phone Number
Date

Credit Bureau Name
Credit Bureau Address
City, State, Zip Code

Dear Sir or Madam,

I am writing to formally dispute an error in my credit report, as I believe that the information regarding my credit history is inaccurate.

My full name is [Your Full Name], and my Social Security Number is [Your SSN]. The dispute concerns the following account:

- Account Name: [Name of Creditor]
- Account Number: [Account Number]
- Disputed Information: [Describe the error]

I have attached supporting documents that validate my claim, including [List the documents, e.g., payment receipts, bank statements]. I kindly request you to investigate this matter and correct any inaccuracies as required by the Fair Credit Reporting Act.

Please inform me of the results of your investigation within the time frame mandated by law. I appreciate your prompt attention to this matter.

Thank you for your assistance.

Sincerely,
[Your Name]