

Dispute Letter for Inaccurate Credit Report Information

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 Inaccurate Information on Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute the accuracy of information on my credit report, which I obtained on [date of report]. The specific item I am disputing is [describe the item in question, including any account numbers or details].

Upon reviewing my credit report, I found that the information regarding [specific details about the inaccurate information] is incorrect. The accurate information should be [provide correct information]. I have attached copies of relevant documents supporting my claim.

In accordance with the Fair Credit Reporting Act, I request that you investigate this matter and update my credit report accordingly. Please notify me of the results of your investigation and provide me with a copy of my updated credit report.

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

Sincerely,
[Your Name]

Enclosures: [List any documents you are including]