

Dispute Letter Regarding Credit Report Inaccuracies

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

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

Dear [Credit Bureau Name],

I am writing to formally dispute certain inaccuracies present on my credit report as a result of the financial impact caused by the COVID-19 pandemic.

Upon reviewing my credit report, I noticed the following inaccuracies:

- [Description of inaccuracy 1]
- [Description of inaccuracy 2]
- [Description of inaccuracy 3]

These items are negatively affecting my credit score and do not accurately reflect my credit history.

Due to the unprecedented circumstances brought about by the pandemic, I experienced [brief explanation of your situation, e.g., job loss, reduced income], which contributed to these inaccuracies. I have enclosed documentation that supports my claims, including [list of attached documents, e.g., pay stubs, termination letters, or other relevant proof].

I kindly request that you investigate these matters and make the necessary corrections to my credit report. Please inform me of your findings and any actions taken in response to this dispute.

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

Sincerely,
[Your Name]