

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Dear [Credit Bureau Name],

I am writing to formally address an error I have identified in my credit report. My name is [Your Name], and my Social Security number is [Your SSN]. I recently obtained a copy of my credit report from your bureau, and I believe that there is an inaccuracy concerning the following account:

Account Name: [Account Name]

Account Number: [Account Number]

Disputed Error: [Describe the error in detail]

Enclosed are copies of the relevant documents supporting my claim, including [list documents, e.g., payment receipts, letters, etc.]. I request that you investigate this matter and update my credit report accordingly.

Thank you for your attention to this matter. I hope to hear back from you soon regarding the resolution of this issue.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]