

Letter of Explanation for Disputed Credit Information

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau's Name]

[Credit Bureau's Address]

[City, State, Zip Code]

Dear [Credit Bureau's Name],

I am writing to formally request an explanation regarding the disputed information on my credit report with the account number [Account Number] that is reported inaccurately.

Upon reviewing my credit report, I noticed that there is a [describe the specific discrepancy, e.g., late payment, incorrect account balance, etc.] reported on [date]. I believe this information is incorrect due to [brief explanation of your reasoning, e.g., payment proof, account error].

In support of my claim, I have enclosed [list any documents you are including, e.g., bank statements, payment receipts, settlement letters]. I kindly request that you review the enclosed documentation and provide me with a written explanation of the dispute resolution process regarding this matter.

I appreciate your attention to this issue and look forward to your prompt response.

Sincerely,

[Your Name]