

Credit Report Dispute Letter

Date: [Insert Date]

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

Credit Reporting Agency Name
Agency Address
City, State, Zip Code

Subject: Dispute of Closed Account Information in Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an inaccurate item in my credit report. Upon reviewing my credit report dated [Insert Date of Report], I noticed that a closed account, listed under [Account Name/Number], is inaccurately reported as active, which is misleading and incorrect.

Details of the Disputed Account:

- Account Name: [Account Name]
- Account Number: [Account Number]
- Reported Status: [Reported Status]

The account in question was closed on [Date of Closure], and I request that you investigate the accuracy of this information. I kindly ask that you correct this discrepancy to reflect the true status of the account on my credit report.

Enclosed are copies of [insert any attached documents, e.g., account closure confirmation, statements] that support my claim.

Please let me know the results of your investigation at your earliest convenience.

Thank you for your prompt attention to this matter.

Sincerely,
[Your Name]