

Credit Report Dispute Letter

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

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

Subject: Dispute of Inaccurate Account Balances

Dear Sir/Madam,

I am writing to formally dispute the inaccurate information contained in my credit report, as provided by your agency. My name is [Your Name], and my Social Security Number is [last four digits]. I recently obtained a copy of my credit report, and I have identified discrepancies in the account balances reported for [Account Name or Creditor].

The details of the account are as follows:

- Account Name: [Name of Creditor]
- Account Number: [Account Number]
- Reported Balance: \$[Disputed Balance]
- Actual Balance: \$[Correct Balance]

This discrepancy is impacting my credit score and my ability to secure credit. I have enclosed copies of relevant documents that support my claim, including [list any attached documents such as bank statements or payment confirmations].

According to the Fair Credit Reporting Act, I am requesting that you investigate this matter and correct the account balance in my credit report as soon as possible.

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

Sincerely,
[Your Name]
[Your Signature (if sending a hard copy)]