

# Letter of Dispute for Incorrect Credit Limits

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Credit Bureau Name

[Credit Bureau Address]

[City, State, Zip Code]

## **Subject: Dispute of Credit Report Information**

Dear [Credit Bureau Name],

I am writing to formally dispute the accuracy of the credit limits reported on my credit file. My name is [Your Name] and my Social Security number is [XXX-XX-XXXX]. I recently obtained a copy of my credit report and noticed that the credit limits for my accounts are incorrect.

The specific accounts in question are:

- Account Name: [Account 1 Name] - Reported Limit: [Reported Limit] - Correct Limit: [Correct Limit]
- Account Name: [Account 2 Name] - Reported Limit: [Reported Limit] - Correct Limit: [Correct Limit]

I have provided documentation to support my claim, including [types of documentation, e.g., account statements, letters from creditors]. Please review the attached documents to verify the correct credit limits.

I kindly request that you investigate this matter and correct my credit report accordingly. Please inform me of the outcome of your investigation within the time frame allowed by the Fair Credit Reporting Act.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

Enclosures: [List of documents you are attaching]