

Credit Report Dispute Letter

Your Name: [Your Name]

Your Address: [Your Address]

City, State, Zip Code: [City, State, Zip Code]

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

Credit Bureau Name: [Credit Bureau Name]

Address: [Credit Bureau Address]

City, State, Zip Code: [Credit Bureau City, State, Zip]

Subject: Dispute of Credit Report Due to Mixed-Up Identity

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report, which I believe has been mixed up with another individual's records. My name is [Your Name], and my social security number is [Your SSN].

Upon reviewing my credit report, I noticed discrepancies that do not pertain to me, including [describe the specific errors or accounts incorrectly associated with you]. I kindly request that you investigate these inaccuracies and remove or correct them accordingly.

Enclosed are copies of documents supporting my position, including [list any accompanying documents, such as identification, proof of residence, etc.].

I appreciate your prompt attention to this matter. Please confirm receipt of my dispute and notify me of the results of your investigation at your earliest convenience.

Thank you for addressing this issue.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]