

Credit Report Dispute Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Credit Reporting Agency Name

Agency Address

City, State, Zip Code

Subject: Dispute of Outdated Negative Information on Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute the outdated negative information on my credit report, which I believe is inaccurate. My name is [Your Name], and my Social Security number is [Your SSN]. My file number (if available) is [Your File Number].

Upon reviewing my credit report dated [Date of Report], I noticed the following information is outdated and should be removed:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]
- Date of Last Activity: [Date]
- Reason for Dispute: [Explain briefly why it is outdated]

According to the Fair Credit Reporting Act, I request that you investigate the above-mentioned account and remove this outdated information from my credit report immediately. I have enclosed copies of my credit report and any relevant documents to support my claim.

Thank you for your prompt attention to this matter. I look forward to your response within the legally required 30 days.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]