

Credit Report Dispute Letter

Your Name: [Your Name]

Your Address: [Your Address]

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

Email: [Your Email]

Phone: [Your Phone Number]

Date: [Date]

Credit Reporting Agency Name

Address

City, State, Zip

Subject: Dispute of Unrecognized Debts on Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain inaccuracies in my credit report. Upon reviewing my credit report dated [Report Date], I noticed unrecognized debts listed under my name. The details of the accounts in question are as follows:

- Account Name: [Account Name]
- Account Number: [Account Number]
- Amount: [Amount]
- Date Reported: [Date Reported]

I have no knowledge of these debts and believe they may be the result of identity theft or reporting errors. Please investigate these discrepancies, as they are harming my credit score. I request that you provide me with the results of your investigation and remove any unverified information from my credit report.

Enclosed are copies of my credit report with the disputed entries highlighted along with any supporting documentation that validates my claim.

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

Sincerely,

[Your Name]