

Credit Reporting Dispute Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your Phone Number]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Dear [Credit Bureau Name],

I am writing to formally dispute a credit reporting error that I believe may be affecting my credit score. Upon reviewing my credit report, I noticed that there are duplicate accounts listed under my name, specifically:

- Account Number: [Insert Account Number] - [Account Description]
- Account Number: [Insert Account Number] - [Account Description]

I believe this is an error because [brief explanation of why you believe the accounts are duplicates]. I kindly request that you investigate this matter and correct my credit report by removing the duplicate account entries.

Enclosed are copies of my credit report and any supporting documentation that further validates my dispute. Please let me know the results of your investigation at your earliest convenience.

Thank you for your prompt attention to this matter.

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