

Credit Reporting Dispute Letter

[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 Inaccurate Account Balance

Dear [Credit Bureau Name],

I am writing to formally dispute the inaccurate account balance reported on my credit report. My name is [Your Full Name], and my Social Security Number is [Your SSN]. I have recently reviewed my credit report, and I found discrepancies regarding the balance on the following account:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]
- Reported Balance: [Reported Balance]

According to my records, the correct balance should be [Correct Balance]. I have attached copies of supporting documentation, including statements and payment records, confirming this information.

Please investigate this matter and correct the inaccuracies on my credit report as per the Fair Credit Reporting Act. I would appreciate your prompt attention to this issue and a written response regarding the status of my dispute within 30 days.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]