

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

Dear [Credit Bureau Name],

I am writing to formally dispute the accuracy of the information listed on my credit report dated [insert date]. My name is [Your Name], and my Social Security Number is [Your SSN]. The account in question is [Account Number or Description].

I believe the information is inaccurate due to a lack of proper verification. Under the Fair Credit Reporting Act (FCRA), I am requesting that you investigate this matter and provide me with documentation verifying the legitimacy of this account.

Please find enclosed copies of documents that support my position:

- [Document 1]
- [Document 2]
- [Document 3]

I kindly request that you complete your investigation within the 30 days required by the FCRA. If you find that the information cannot be verified, I ask that you remove it from my credit report.

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

Sincerely,
[Your Name]