

Credit Reporting Dispute Letter

Date: [Insert Date]

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

[Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Subject: Dispute of Outdated Information on Credit Report

Dear [Credit Reporting Agency],

I am writing to dispute outdated information that appears on my credit report. My name is [Your Full Name], and my Social Security Number is [Last Four Digits of SSN]. I recently obtained a copy of my credit report from your agency and found that it includes inaccurate information regarding [specify the outdated item, e.g., an account, a late payment, etc.].

The specific item I am disputing is as follows:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]
- Date of Inaccuracy: [Date]
- Reason for Dispute: [Reason]

According to the Fair Credit Reporting Act, I am entitled to have inaccurate or outdated information corrected or removed. I have attached supporting documents, which include [list the documents, e.g., payment receipts, statements, etc.], to substantiate my claim.

Please investigate this matter and update my credit report accordingly. I appreciate your prompt attention to this issue, and I look forward to your response within the 30-day period as stipulated by the Fair Credit Reporting Act.

Thank you for your attention to this matter.

Sincerely,

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