Credit Report Dispute Letter

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
Credit Reporting Agency Name
Agency Address
City, State, Zip Code

Subject: Dispute of Inaccuracies in Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain inaccuracies in my credit report that I obtained from your agency on [date you received the report]. The details of the inaccuracies are as follows:

Account Information:

Account Name: [Insert Account Name]

Account Number: [Insert Account Number]

Disputed Issue: [Explain the inaccuracy in detail]

Enclosed you will find copies of documents supporting my position, including [list any documents you are including, e.g., payment receipts, statements, etc.]. I kindly request that you investigate these inaccuracies and update my credit report accordingly.

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

Sincerely,

[Your Name]