

Consumer Dispute Letter

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Credit Bureau Name
Bureau Address
City, State, Zip Code

Subject: Dispute of Incorrect Credit Information

Dear [Credit Bureau Name],

I am writing to formally dispute the accuracy of certain information that appears on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN]. My date of birth is [Your Date of Birth] for verification purposes.

I have reviewed my credit report and found the following inaccurate information:

- Account Name: [Account Name]
Account Number: [Account Number]
Incorrect Information: [Describe the incorrect information]

This information is inaccurate because [explain why the information is incorrect, including any relevant dates, transaction details, and supporting evidence].

I request that you investigate this matter and correct the inaccurate information in my credit report as required under the Fair Credit Reporting Act (FCRA). I have enclosed supporting documents that validate my claim, including [list documents such as payment history, correspondence, etc.].

Please confirm receipt of this dispute and provide me with an update on your investigation within 30 days. I can be reached at [Your Phone Number] or [Your Email Address] for any further information needed.

Thank you for your attention to this important matter.

Sincerely,
[Your Name]