

# Formal Dispute Regarding Credit Inaccuracies

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

## Subject: Formal Dispute of Credit Report Inaccuracies

Dear [Credit Bureau Name],

I am writing to formally dispute certain inaccuracies that I have discovered in my credit report dated [insert date of report]. The details of the inaccuracies are as follows:

- **Account Name:** [Account Name]
- **Account Number:** [Account Number]
- **Inaccurate Information:** [Describe the inaccuracies]

According to the Fair Credit Reporting Act, I am entitled to dispute any information that I believe to be inaccurate or incomplete. I kindly request that you investigate these discrepancies and correct them accordingly. Enclosed are copies of relevant documents that support my position.

Please confirm in writing to my address above once the corrections have been made or if you require any additional information.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]