

Dispute Letter for High Credit Score Impact Due to Debts

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Dispute of Credit Report Inaccuracies

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report that has negatively impacted my credit score. My name is [Your Name], and my Social Security Number is [Your SSN].

Upon reviewing my credit report, I noticed the following discrepancies that I believe are inaccurate:

- [Debt Account #1: Mention debt details and reason for dispute]
- [Debt Account #2: Mention debt details and reason for dispute]

These accounts have caused my credit score to be severely affected, and I am requesting that you investigate these entries to ensure they are accurate. I have attached supporting documentation to substantiate my claim, including [mention documents].

According to the Fair Credit Reporting Act, I am entitled to dispute inaccurate information on my credit report, and I kindly request that you respond to this dispute within the required timeframe.

Thank you for your prompt attention to this matter. Please contact me at [your phone number] or [your email address] should you require any further information.

Sincerely,

[Your Name]