

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

Credit Reporting Agency Name  
Agency Address  
City, State, ZIP Code

Dear Sir/Madam,

I am writing to formally dispute the accuracy of information regarding a debt that appears on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN]. The account in question is [Account Number] with [Creditor's Name].

Upon reviewing my credit report dated [Date], I noticed that the information regarding this debt is incorrect. Specifically, [describe the nature of the dispute, e.g., incorrect balance, wrong account status, etc.]. Enclosed, please find supporting documentation that substantiates my claim.

According to the Fair Credit Reporting Act (FCRA), I have the right to dispute inaccurate information on my credit report. I kindly request that you investigate this matter and take the necessary steps to correct the disputed information. Additionally, please send me written confirmation once the investigation is complete.

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

Sincerely,  
[Your Name]

Enclosures: [List of enclosed documents, if any]