

# Credit Report Dispute Letter

Your Name: [Your Name]

Your Address: [Your Address]

City, State, Zip Code: [City, State, Zip Code]

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

**To: [Credit Reporting Agency Name]**

Address: [Credit Reporting Agency Address]

City, State, Zip Code: [Credit Reporting Agency City, State, Zip Code]

**Subject: Dispute of Credit Report Information**

Dear Sir/Madam,

I am writing to formally dispute the information regarding account ownership listed in my credit report (Reference Number: [Reference Number]) dated [Report Date]. It has come to my attention that this report contains inaccuracies regarding my ownership of the following account:

- Account Name: [Account Name]
- Account Number: [Account Number]
- Creditor Name: [Creditor Name]

I assert that I am not the owner of the aforementioned account and request a thorough investigation into this matter. Please find attached copies of supporting documentation, including [list of documents such as identification, account statements, etc.], to verify my claims.

According to the Fair Credit Reporting Act, I request that you investigate this information and verify the ownership of the account. I would appreciate a written response confirming your receipt of this dispute and any subsequent findings.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]