

Credit Report Dispute Letter

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 Erroneous Data in Credit Report

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report that I believe to be erroneous. My personal information is as follows:

- Name: [Your Full Name]
- Social Security Number: [Last Four Digits]
- Date of Birth: [Your Date of Birth]

The item I am disputing is as follows:

- Account Name/Number: [Account Name/Number]
- Erroneous Data: [Describe the erroneous data]
- Explanation: [Provide a brief explanation as to why the data is incorrect]

I have enclosed copies of documents supporting my position. I request that you investigate this matter and correct the erroneous information as soon as possible in accordance with the Fair Credit Reporting Act.

Please send me a written response detailing the outcome of your investigation. Thank you for your attention to this important matter.

Sincerely,
[Your Name]