

Credit Report Dispute Letter

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

Credit Bureau Name
Bureau Address
City, State, Zip Code

Dear [Credit Bureau Name],

I am writing to formally dispute the information that appears on my credit report. I have obtained a copy of my credit report, and I have noticed an error concerning the balance reported for my account with [Creditor's Name].

The account number in dispute is [Account Number], and the reported balance is [Incorrect Balance]. According to my records, the correct balance should be [Correct Balance]. This discrepancy is negatively affecting my credit score.

I kindly ask that you investigate this matter and correct the balance at your earliest convenience. Attached are copies of relevant documents supporting my claim, including [any additional supporting documents--e.g., statements, payment records].

Thank you for your prompt attention to this matter. Please notify me in writing of the outcome of your investigation.

Sincerely,
[Your Name]