Credit Report Dispute Letter

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

[Credit Reporting Agency Name] [Agency Address] [City, State, Zip Code]

Dear [Credit Reporting Agency Name],

I am writing to formally dispute the accuracy of certain information contained in my credit report. The report, which I obtained from your agency, contains inaccuracies that I believe require immediate attention.

Specifically, I would like to dispute the following items:

- Item 1: [Description of the item, e.g., account number, date, etc.]
- Item 2: [Description of the item]
- Item 3: [Description of the item]

I have attached copies of documents that support my claim, including [list of attached documents, e.g., invoices, payment records, etc.].

Please investigate these inaccuracies and correct them as soon as possible. According to the Fair Credit Reporting Act, I have the right to dispute any information that I believe is incorrect or incomplete.

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

Sincerely,

[Your Name]