

Credit Dispute Letter

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

Credit Bureau Name
Bureau Address
City, State, Zip Code

Subject: Dispute of Credit Report Due to Fraudulent Activity

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report, which I believe is the result of fraudulent activity. My name is [Your Name], and my Social Security Number is [Your SSN]. My account number with you is [Account Number].

Upon reviewing my credit report dated [Date of Report], I noticed the following accounts that I did not open and do not recognize:

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

These accounts are impacting my credit score adversely. I have no knowledge of these accounts and believe they are the result of identity theft. I have attached a copy of my identification and any relevant documents that support my claim.

Please investigate this matter and remove the fraudulent accounts from my credit report. Under the Fair Credit Reporting Act, I expect a response to my dispute within 30 days.

Thank you for your attention to this serious matter.

Sincerely,
[Your Name]