

Credit Score Dispute Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency Name],

I am writing to dispute the inaccurate information on my credit report related to my loan account with [Lender's Name]. My full name is [Your Name], and my Social Security number is [Your SSN].

The item I am disputing is [specify the incorrect information, e.g., late payment, default status, etc.] which appears on my report dated [insert date]. I believe this information is incorrect because [provide reason for dispute, e.g., I made all payments on time, the account is not mine, etc.].

To assist with your investigation, I have enclosed copies of [list any documents you are providing, e.g., payment records, correspondence with lenders]. I kindly request that you update my credit report to reflect accurate information as soon as possible.

Thank you for your prompt attention to this matter. Please confirm in writing that you have received this dispute and inform me of the results of your investigation.

Sincerely,

[Your Name]