

Credit 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

Subject: Dispute of Credit Report Inaccuracies

Dear [Credit Reporting Agency],

I am writing to formally dispute several outdated accounts that appear on my credit report, which I believe are having a negative impact on my credit score.

The accounts in question are:

- Account Number: XXXX-XXXX-XXXX - [Creditor Name] - [Date of Last Activity]
- Account Number: XXXX-XXXX-XXXX - [Creditor Name] - [Date of Last Activity]

According to my records, these accounts are outdated and should not be reflected on my credit report. I would appreciate your prompt attention to this matter and request that these accounts be investigated and removed.

Enclosed are copies of my credit report and any relevant documents to support my dispute. Please confirm receipt of this letter and provide me with an update on your findings.

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

Sincerely,
[Your Name]