

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 Unverified Accounts on Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute the following unverified accounts listed on my credit report obtained from your agency.

Account Details:

- Account Name: [Insert Account Name]
- Account Number: [Insert Account Number]
- Reported Balance: [Insert Reported Balance]
- Inquiry Date: [Insert Inquiry Date]

I believe these accounts are inaccurate as they have not been verified by the creditor. According to the Fair Credit Reporting Act (FCRA), I have the right to dispute any information that I believe is incomplete or inaccurate. I am requesting that you investigate these accounts and remove them if they cannot be verified.

Enclosed are copies of any relevant documents supporting my position. Please conduct your investigation within the time frame established by the FCRA. I would appreciate a prompt response to this matter.

Thank you for your attention to this dispute.

Sincerely,
[Your Name]

[Enclosures: Copy of Credit Report, Supporting Documents]