

Dispute of Credit Report Entry

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

Credit Reporting Agency
Agency Address
City, State, Zip Code

Dear Sir/Madam,

I am writing to formally dispute the inaccurate information regarding my credit report, specifically related to the account listed below:

Account Name: [Loan Account Name]
Account Number: [Loan Account Number]

Upon reviewing my credit report dated [date of the report], I noticed that the status of the above account is incorrectly reported as [incorrect status]. This is not accurate as my payment history has been timely and consistent.

Enclosed are copies of relevant documents that support my claim, including payment records and any correspondence related to the account.

As per the Fair Credit Reporting Act, I request that you investigate this matter and correct the account status to accurately reflect my creditworthiness.

Thank you for your prompt attention to this matter. I look forward to your response within the required timeframe.

Sincerely,
[Your Name]