**Dispute Items – Credit Bureau – Reader Submitted Example#2**

Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number

Date

Dear CREDIT BUREAU NAME,

Re: Account Name and Number

I am very upset over the credit report I recently received. This is totally our control. I am amazed that the government allows you to make such obvious errors that damage people so badly. I am willing to do whatever it takes to make you responsible for poor reporting practices if you do not respond quickly and accurately to this letter.

I don’t know where you got the following accounts. They shouldn’t even be appearing on my file, from what I know (and I keep good track of my bills!) GMC #256465121, USWest #23151421, Acme Collections #25412345345122, and Utopia Funding # 2675176542.

Please remove these with all haste.

Also, I noticed on some of the accounts that DO belong to me that you have some very questionable information. I’ve looked back on my own records and I can’t substantiate a number of your entries. In particular, the late notations on the following appear to be downright wrong: Cobble Bank #52346, First Federal #2368 and MBNA Visa #4447826782094765. Please check it out and remove those late notes, as well.

Thanks you for your attention I apologize for being so angry. These oversights on your part are causing me a lot of trouble financially.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER