**Dispute Item “Not Mine” – Example #1**

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Dear CREDITOR NAME,

Re: Account Name and Number

I have recently received a copy of my credit report. The Equifax report had an account listed from your company as a credit card. I disputed the account with the credit bureau as “not mine” but it recently came back as verified.

I am writing this letter to you in an effort to get this removed. Please delete your information from my credit reports. I have never had an account with your company. If someone has opened an account in my name, please close it immediately before further harm is done.

I am requesting that you notify all of credit bureaus that this account is “disputed” or that you delete this account until this matter is resolved. This is required by the Fair Credit Reporting Act.

If there is any paperwork that I need to sign to confirm that this account is not mine, please send the required documents.

This is a written dispute of the this account per the Fair Credit Reporting Act, the Fair Debt Collection Practices Act and the Fair Credit Billing Act. Please be aware that I am exercising all of my rights per these laws and all other applicable laws protecting me.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME