

[Your Full Name]

[Your Street Address]

[City, State ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State ZIP Code]

Subject: Dispute of Credit Report Entry

To Whom It May Concern,

I am writing to dispute the following information in my credit report. I obtained my credit report from

[Equifax/Experian/TransUnion] on [Date] and noticed the following item is inaccurate:

Account Name: [Insert Name]

Account Number: [Insert Number]

Reason for Dispute: [Explain the inaccuracy briefly - e.g., 'This account was paid in full on [date]' or 'This is not my account.']

I am requesting that the item be investigated and corrected or removed from my credit report. I have attached copies of documentation supporting my position, such as payment confirmations, letters, or account statements.

Please reinvestigate this matter and correct the disputed item as soon as possible. In accordance with the Fair Credit Reporting Act, I expect this issue to be resolved within 30 days.

Sincerely,

[Your Name]