

To: [Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Date: [Current Date]

Re: Formal Dispute of Unauthorized Joint Account Reporting

Consumer Information:

Name: [Your Full Name]

Address: [Your Address]

Date of Birth: [Your DOB]

Social Security Number: [Your SSN]

To Whom It May Concern,

I am writing to formally dispute the reporting of the following account on my credit report as a "Joint Account":

Creditor Name: [Name of Bank/Lender]

Account Number: [Account Number as it appears on report]

Disputed Status: Joint Account Holder

I am not a joint owner of this account. I have never signed a credit application, promissory note, or any agreement to be contractually liable for this debt. If my name is associated with this account, it should be as an "Authorized User" only, or it is a reporting error that must be removed entirely.

Under the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute and verify the accuracy of the information with the furnisher. Please request that the creditor provide a copy of the original signed application or contract bearing my signature that establishes joint liability.

If the creditor cannot produce evidence of my contractual liability, I request that you immediately update the account status to reflect "Authorized User" or delete the account from my credit file entirely if I am not an authorized user.

Please notify me in writing of the results of your investigation within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List any documents, e.g., Copy of Credit Report Page, Copy of ID]