

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Recipient Name or Department]
[Financial Institution or Credit Bureau Name]
[Address]
[City, State, Zip Code]

RE: Dispute of Erroneous Bankruptcy Association - Account #[Your Account Number]

Dear Dispute Department,

I am writing to formally dispute the incorrect association of a bankruptcy filing with my account referenced above. My records indicate that this account is currently being reported as "Included in Bankruptcy" or similarly flagged; however, I have never filed for bankruptcy.

The information currently on file is inaccurate and is negatively impacting my credit standing. I request that you investigate this matter immediately and remove any references to bankruptcy from this account.

Please find enclosed copies of the following documents to support my claim:

- [List document, e.g., A copy of my credit report with the error highlighted]
- [List document, e.g., A government-issued ID for identity verification]
- [List document, e.g., A letter from the court clerk confirming no record of filing (if applicable)]

Under the Fair Credit Reporting Act (FCRA), I am entitled to an accurate credit report. Please investigate this error and provide me with a written response detailing the actions taken within 30 days.

If your investigation confirms that this account was incorrectly flagged, I request that you notify all credit reporting agencies to which you report this information so that my credit file can be corrected.

Sincerely,

[Your Signature]

[Your Printed Name]