

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

[Date]

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

Subject: Dispute of Inaccurate Information in Credit Report

To Whom It May Concern,

I am writing to formally dispute the following information appearing on my credit report. I have identified an inaccuracy regarding the account(s) listed below:

- **Creditor Name:** [Name of Company]
- **Account Number:** [Account Number]
- **Type of Error:** [e.g., Late payment reported incorrectly / Account does not belong to me / Incorrect balance / Account should be closed]

The reason for my dispute is as follows: [Provide a brief, clear explanation of why the information is wrong].

Enclosed are copies of the following documents supporting my claim: [List documents, e.g., payment receipts, bank statements, court records].

Under the Fair Credit Reporting Act (FCRA), I request that you investigate these items and correct or remove the inaccurate information within 30 days. Please provide me with a written notification once the investigation is complete and send an updated copy of my credit report showing the corrections.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

- Copy of Driver's License/ID
- Copy of Utility Bill (for address verification)
- [Supporting Evidence Document 1]
- [Supporting Evidence Document 2]