

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

[Date]

[Creditor Name]
[Attention: Billing Inquiries/Dispute Department]
[Creditor Address]
[City, State, Zip Code]

RE: Notice of Error Dismissal and Final Dispute Resolution

Account Number: [Your Account Number]

Reference Case Number: [Dispute Reference Number, if applicable]

To Whom It May Concern,

I am writing to formally acknowledge the conclusion of the dispute investigation initiated on [Date Dispute was Filed] regarding the [Description of Error, e.g., unauthorized charge/incorrect balance] in the amount of \$[Amount].

Following a review of the evidence provided and the subsequent investigation, it has been confirmed that the disputed item was indeed a [Creditor Name] error. This letter serves as formal notice that the error has been dismissed and rectified in accordance with my consumer rights under the Fair Credit Billing Act.

Dispute Resolution Details:

- **Resolution Date:** [Date of Resolution]
- **Action Taken:** [e.g., Permanent removal of charge, adjustment of balance, or interest reversal]
- **Current Account Balance:** \$[New Balance]

I request that you provide written confirmation that any negative information reported to the credit bureaus (Equifax, Experian, and TransUnion) regarding this specific error has been corrected or deleted. Please ensure that my account reflects the current accurate status immediately.

Thank you for your prompt attention to resolving this matter and correcting your records.

Sincerely,

[Your Signature]

[Your Printed Name]