

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

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

RE: Notice of Dispute and Request for Tradeline Deletion

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 tradeline listed below and request its immediate deletion.

Account Details:

Creditor Name: [Name of Creditor]
Account Number: [Partial Account Number]
Reason for Dispute: [Example: This account does not belong to me / This account was paid in full and should be removed per agreement / This information is inaccurate]

Under the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute and remove any information that cannot be verified or is found to be inaccurate. I have enclosed documentation supporting my request for deletion.

Please investigate this matter and provide me with an updated copy of my credit report reflecting the removal of this tradeline within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[List documents, e.g., Copy of ID, Proof of Address, Settlement Agreement, etc.]