

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number]

[Date]

[Creditor Name]
[Billing Inquiries Address]
[City, State, Zip Code]

Re: Formal Notice of Disputed Account Status

To Whom It May Concern,

I am writing to formally dispute the status of the above-referenced account. I have recently reviewed my records and believe that the current information you are reporting is inaccurate.

I am disputing the following information: [Specify item(s) being disputed, e.g., total balance, late payment history, or ownership of the account].

The reason for my dispute is as follows: [Provide a brief explanation of why the information is wrong]. Enclosed are copies of [List documents like receipts, canceled checks, or statements] which support my claim.

Under the Fair Credit Billing Act and the Fair Credit Reporting Act, I am requesting that you:

- Acknowledge receipt of this dispute within 30 days.
- Conduct a thorough investigation into this matter.
- Correct the inaccuracies in your internal records.
- Update the status of this account with all credit reporting agencies to show it as "Disputed."

Please notify me in writing once the investigation is complete and the corrections have been made. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]