

[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: Formal Dispute Regarding Original Creditor Identity

Dear Dispute Department,

I am writing to formally dispute the identity of the original creditor for the following account listed on my credit report:

Account Name: [Account Name as it appears on report]
Account Number: [Account Number (partial)]
Disputed Creditor Name: [Name of Original Creditor listed]

I have no record of ever entering into a contract or opening an account with the original creditor listed above. I do not recognize this entity as a company I have ever done business with. This entry appears to be inaccurate or the result of a reporting error.

Under the Fair Credit Reporting Act (FCRA), I am requesting that you verify the identity of the original creditor and provide evidence of the underlying contract or agreement that links me to this specific entity. If you cannot verify that this specific original creditor is the rightful owner of this debt or that I have a legal obligation to them, please remove this account from my credit file immediately.

Please find enclosed copies of my [List identification documents, e.g., Driver's License and Social Security Card] to verify my identity.

I look forward to receiving your response within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]