

[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 of Inaccurate Information - Request for Deletion

To Whom It May Concern,

I am writing to formally dispute the following information appearing on my credit report. I have reviewed my report and found the following item(s) to be inaccurate and/or unverifiable:

Item Disputed: [Name of Creditor/Account Holder]

Account Number: [Account Number or partial number as it appears]

Reason for Dispute: [State reason, e.g., This account does not belong to me / The balance is incorrect / The late payment history is inaccurate / This account should have been removed due to age.]

Under the Fair Credit Reporting Act (FCRA), I am requesting that you investigate these items. If you cannot verify the accuracy of the information reported, it must be deleted from my credit file immediately.

Enclosed are copies of [List supporting documents, e.g., bank statements, identification, or previous correspondence] which support my claim.

Please notify me in writing within 30 days of the results of your investigation and provide me with an updated copy of my credit report reflecting these changes.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

1. Copy of Government Issued ID
2. Copy of Utility Bill (Proof of Address)
3. [List other supporting evidence]