Credit Bureau Dispute Letter Template

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Credit Bureau Name]

[Address]

[City, State, ZIP Code]

Subject: Dispute of Inaccurate Information on Credit Report

Dear [Credit Bureau],

I am writing to dispute the accuracy of information contained in my credit report. I have recently reviewed the credit report provided by your agency and have identified several errors that require immediate attention. The inaccuracies are affecting my creditworthiness and financial standing, and I request your assistance in resolving this matter promptly.

Below are the details of the disputed information:

1. Account Name: [Name of the Creditor]

   Account Number: [Account Number]

   Type of Account: [Credit Card/Loan/Mortgage, etc.]

   Date of First Delinquency: [MM/YYYY]

   Date of Last Activity: [MM/YYYY]

   Status: [Open/Closed/Paid/Collections, etc.]

   Disputed Amount: [Amount]

   [Explanation of the error or inaccuracy with any relevant supporting documentation attached if available.]

2. [Repeat the above format for each disputed item on your credit report.]

I understand that the Fair Credit Reporting Act (FCRA) mandates you to investigate my disputes and correct any inaccuracies within 30 days. Therefore, I kindly request that you conduct a thorough investigation into the disputed items and verify the information with the respective creditors. I also request that you inform me of the results of your investigation in writing.

If any information is found to be inaccurate, incomplete, or unverifiable, I request that you promptly delete or correct it from my credit report. Additionally, please send me an updated copy of my credit report once the corrections are made.

Enclosed are copies of relevant documents that support my dispute. These include [list the supporting documents, such as payment receipts, correspondence with the creditor, etc.].

I expect full compliance with the FCRA and any other applicable laws and regulations regarding credit reporting. Failing to do so could lead to legal consequences, and I hope it doesn't come to that.

Thank you for your prompt attention to this matter. Your cooperation in resolving these discrepancies is essential for my financial well-being. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Sincerely,

[Your Name]

Enclosures:

- [List of enclosed supporting documents, if any]

Get more templates here:

https://www.lettersandtemplates.com/letters/credit-bureau-dispute-letter-template