

Credit Bureau Dispute Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Dispute of Inaccurate Information on Credit Report

Dear [Credit Bureau Name],

I am writing to formally dispute inaccurate information that appears on my credit report. According to my recent review of the report, I have identified several discrepancies that need to be addressed.

The details of the disputed items are as follows:

1. Account Name: [Creditor Name]

Account Number: [Account Number]

Description of Inaccuracy: [Describe the specific inaccuracy or discrepancy, e.g., incorrect balance, late payment, or account status]

2. Account Name: [Creditor Name]

Account Number: [Account Number]

Description of Inaccuracy: [Describe the specific inaccuracy or discrepancy, e.g., incorrect balance, late payment, or account status]

[Continue listing each disputed item with relevant details]

I have attached copies of supporting documents that validate my claims and demonstrate the inaccuracies present in my credit report. These documents include [list attached documents, such as payment receipts, correspondence with creditors, etc.].

I request that you investigate and correct the inaccuracies promptly in accordance with the

provisions of the Fair Credit Reporting Act (FCRA). Please provide me with a written response detailing the results of your investigation and any actions taken to correct the inaccuracies. Additionally, I kindly request that you send an updated copy of my credit report reflecting the accurate information to the address listed above.

Please be aware that the FCRA mandates that you complete your investigation within 30 days of receiving this dispute letter. Your timely attention to this matter is appreciated.

Thank you for your prompt assistance in resolving this matter. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List the documents you are including with the letter, if any]

****Note:**** Remember to tailor the letter to your specific circumstances and consult legal or financial experts if needed before sending. Always send the letter via certified mail with a return receipt requested to have proof of delivery.