Dispute Letter for Inaccurate Credit Information

Subject: Formal Dispute of Inaccurate Information on Credit Report

Dear [Credit Bureau Name],

I am writing to formally dispute inaccurate information appearing on my credit report. I obtained a copy of my credit report on [Date] and discovered the following error(s) that require immediate correction:

Disputed Item #1:

Account Name: [Creditor Name]

Account Number: [Last 4 digits - XXXX]

Reason for Dispute: [Explain why this is inaccurate - e.g., "This account shows a late payment in March 2024, but I have never missed a payment on this account"]

Disputed Item #2:

Account Name: [Creditor Name]

Account Number: [Last 4 digits - XXXX]

Reason for Dispute: [Explain the error]

I have enclosed copies of supporting documentation that verify my claim, including [list documents: payment records, account statements, etc.]. These inaccuracies are negatively affecting my credit score and my ability to obtain credit.

Under the Fair Credit Reporting Act, you are required to investigate and respond to this dispute within 30 days. Please conduct a thorough investigation of these items and remove or correct any inaccurate information.

Please send me written confirmation once the investigation is complete, along with an updated copy of my credit report showing the corrections.

My contact information:

[Your Full Name]

[Your Address]

[Phone Number]

[Email Address]

Thank you for your immediate attention to this serious matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List supporting documents]