

[Your Full Name]
[Street Address]
[City, State, ZIP Code]
[Phone Number]
[Email Address]

Date: _____

To:
[Credit Bureau Name]
[Bureau Address]
[City, State, ZIP Code]

RE: CREDIT REPORT DISPUTE UNDER THE FAIR CREDIT REPORTING ACT

I am writing to formally dispute the following information that appears on my credit report. I have identified inaccurate items that I believe are incorrect and should be investigated and removed or corrected in accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681).

Creditor Name	Account # (Last 4)	Type of Account	Dispute Reason	Correct Info

Dispute Reason Checklist (Check All That Apply):

- Account does not belong to me
- Incorrect balance
- Incorrect payment history
- Account duplicated
- Incorrect account status
- Identity theft / fraud
- Other: _____

Documents Attached (Check All That Apply):

- Government ID
- Proof of Address
- Billing Statements
- Police Report (if applicable)
- Other: _____

Please investigate these matters and provide a written response within 30 days. If your investigation confirms that the information is inaccurate or cannot be verified, please delete or correct the information immediately and notify me in writing.

Sincerely,

[Printed Name]
Date Signed: _____