

Credit Report Dispute Letter

Fair Credit Reporting Act (FCRA), Section 611

[Your Full Name]

[Your Mailing Address]

[City, State ZIP]

[Date]

[Credit Bureau Name]

[Credit Bureau Mailing Address]

Re: Credit report dispute for [Your Full Name], SSN ending [XXXX]

To Whom It May Concern:

I am writing to dispute inaccurate or unverifiable information appearing in my credit file. Please investigate the item(s) listed below under the Fair Credit Reporting Act and correct or delete any information that cannot be verified as complete and accurate.

Disputed item(s):

1. Furnisher / Creditor: [Name]

Account number: [XXXX]

Reason for dispute: [Explain the specific factual error]

Requested correction: [Delete / update balance / update status / correct date]

I have enclosed copies of supporting documents. Please send me written results of the investigation and an updated copy of my credit report after the investigation is complete.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents]