

CREDIT REPORT DISPUTE LETTER

Your Name: _____
Your Address: _____
City, State, ZIP Code: _____
Email Address: _____
Phone Number: _____

Credit Reporting Agency Name:

Credit Reporting Agency Address:

RE: Credit Report Dispute

To Whom It May Concern, I am writing to dispute the following information on my credit report as it is inaccurate or incomplete. Please investigate and correct or remove the disputed information as required by the Fair Credit Reporting Act (FCRA).

Disputed Items:

Below is the item(s) I dispute. Please provide a thorough investigation and notify me of the results:

Item Description	Account Number	Reason for Dispute

Please remove the inaccurate or incomplete information and send me a copy of the updated credit report at your earliest convenience. Attached are copies of documents supporting my position.

Under the Fair Credit Reporting Act, you are required to complete your investigation within 30 days, and provide written notification of the outcome. Failure to comply with these requirements may result in legal action.

Thank you for your prompt attention to this important matter.

Sincerely,

Signature:

Printed Name:

Attachments:

- Copies of supporting documents (e.g., credit report excerpts, correspondence, payment records)

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