

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

[Date]

[Creditor or Credit Bureau Name]
[Address]
[City, State, ZIP Code]

Re: Account Dispute

To Whom It May Concern,

I am writing to formally dispute the accuracy of information reported on my credit file.

The account in question is listed as:

Account Name: [Creditor Name]

Account Number: [Last 4 digits or full number]

I believe this information is inaccurate and request that it be investigated and corrected or removed. Specifically, the issue is as follows:

[Explain the issue clearly — for example: “This account does not belong to me,” or “The balance reported is incorrect,” or “This account was paid in full but still shows as outstanding.”]

Under the Fair Credit Reporting Act (FCRA), I am requesting a full investigation of this matter. Please provide verification of this account, including any documentation bearing my signature, or remove the item from my credit file if it cannot be properly validated.

Please send me written confirmation of the results of your investigation.

Thank you for your prompt attention to this matter.

Sincerely,
[Your Full Name]