

Formal Dispute Letter for Credit Report Error

Subject: Dispute of Collection Entry on Credit Report

Dear [Credit Bureau Name],

I am writing to dispute a collection entry on my credit report, listed under account number [Account Number] for [Original Creditor]. The information reported is inaccurate and requires immediate correction.

Please investigate and provide written confirmation of your findings. If necessary, remove the incorrect information from my credit file as required by law.

Thank you for your prompt attention.

Sincerely,

[Your Name]

[Contact Information]

[Date of Birth / Social Security Number if required for verification]

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