

Credit Dispute Letter

Subject: Credit Dispute for Account [Account Number]

To Whom It May Concern,

I am writing to dispute the accuracy of information on my credit report as provided by your credit reporting agency. According to my recent credit report, there is an entry related to [Account Number] that I believe to be incorrect and is negatively affecting my creditworthiness.

Account Details:

Account Number: [Account Number]

Creditor's Name: [Creditor's Name]

Account Open Date: [Account Open Date]

Account Status: [Account Status]

Date of First Delinquency: [Date of First Delinquency, if applicable]

Disputed Amount: [Disputed Amount, if applicable]

The basis of my dispute is as follows:

1. [Explain the reason for the dispute, e.g., "I have never had an account with the creditor listed above."]

OR

2. [Explain the error, e.g., "The reported late payment on [Date of First Delinquency] is inaccurate, as I made the payment on time."]

I request that you investigate this matter promptly and verify the accuracy of the disputed information. I am also enclosing copies of any supporting documents to help with your investigation [if applicable, include copies of any relevant documents].

According to the Fair Credit Reporting Act (FCRA), it is your legal responsibility to ensure that the information reported on my credit file is accurate, fair, and substantiated. Please update or delete the disputed item from my credit report as soon as possible if it is found to be inaccurate or unverifiable.

Additionally, I request that you provide me with a written update on the status of my dispute and any changes made to my credit report as a result of your investigation.

Please acknowledge receipt of this dispute letter within 30 days and provide a resolution within 45 days, as required by the FCRA.

Thank you for your prompt attention to this matter. I look forward to a swift resolution of this dispute.

Sincerely,

[Your Name]

Enclosures: [List of enclosed supporting documents, if applicable]