Dispute Inaccurate Credit Report Item

Subject: Dispute of Inaccurate Credit Report Item

Dear [Credit Bureau Name],

I am writing to formally dispute an item on my credit report that I believe to be inaccurate. The item in question is [describe item: account number, creditor, date, etc.].

I request that you investigate this matter and remove or correct the inaccurate information as per the

Fair Credit Reporting Act (FCRA). I have attached supporting documentation that verifies my claim.

Please confirm receipt of this email and provide me with a timeline for your investigation.

Thank you for your prompt attention.

Sincerely,

[Your Name]

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