

[Date]

[Your Name]

[Your Address][Your City, State, Zip Code]

[Business Name]

[Street Address][City, State, Zip Code]

Subject: Disputing Information in Credit Report

I am writing to dispute the following information that your company supplied to **[give the name of the credit bureau whose report has incorrect information]**. I have circled the items I dispute on the attached copy of my credit report(s).

This item **[for instance: retailer account at ABC Department Store and the account number]** is inaccurate **[or incomplete]** because **[describe in detail what is inaccurate or incomplete and why]** I am requesting that **[business name]** have the item removed **[or request another specific change to correct the information.]**

**[Add list and description of other disputed items, if that applies.]**

Enclosed are copies of **[my credit report and any other documents enclosed with a short description, for instance, your record of payments made]** supporting my request. Please reinvestigate this matter and contact the national credit bureaus to have them delete **[or correct]** the disputed item(s) as soon as possible.

Sincerely,

[Your name]

Enclosures: **[List what you are enclosing]**