

CREDIT REPORT DISPUTE LETTER

Date: _____ (mm/dd/yyyy)
Full Name: _____
Address: _____
City, State, ZIP Code: _____
SSN: _____ DOB: _____

[Credit Bureau Name] _____
[Credit Bureau Address] _____
[Credit Bureau City, State, ZIP] _____

Dear Sir or Madam,

I am writing to dispute that an account is falsely listed on my credit report with your bureau. The amount owed for the following account is no longer outstanding:

Company Name: _____

Amount: \$ _____

Reason(s) for Dispute:

- This is not my account
- I have never made a late payment
- This account is more than seven (7) years old
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collections
- Other: _____

This is my official request to have the listed account investigated and removed from my credit report.

I have circled the account I dispute on the attached copy of my credit report. Enclosed may be additional evidence to support my claim.

Sincerely,

Signature