**Personal Credit Report Dispute Letter**

**[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Your Email Address]  
[Today’s Date]**

**To:  
[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, ZIP Code]**

**Subject: Dispute of Incorrect Information on My Personal Credit Report**

**Dear [Credit Bureau Name],**

**I am writing to dispute the accuracy of information contained in my personal credit report. I have thoroughly reviewed my report, and I have identified the following discrepancies:**

1. **Account Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Disputed Information: Incorrect account status.  
   Explanation: The account shows as “delinquent,” whereas it was paid on time.  
   Action Requested: Please update the status to reflect accurate information.**
2. **Account Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Disputed Information: Duplicate entry.  
   Explanation: This account is listed twice with different amounts.  
   Action Requested: Kindly remove the duplicate entry.**

**I have attached copies of relevant documents, including my driver’s license and bank statements, to support my dispute. Please conduct an investigation and correct the errors at your earliest convenience.**

**Thank you for your prompt attention to this matter.**

**Sincerely,  
[Your Name]  
[Your Contact Number]**