Credit Report Dispute Letter Template

[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Date] To:

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

Subject: Dispute of Incorrect Information on Credit Report

Dear Sir/Madam,

I am reaching out to dispute incorrect information on my credit report. The discrepancy pertains to [Account Name/Number], recorded on [Date] with an incorrect status of [describe error, e.g., unpaid balance or late payment].

Attached are documents that confirm the correct details. I request that you investigate this matter, make the necessary corrections, and update my credit file. Please provide written confirmation of the changes made.

Thank you for your prompt attention to this matter. I trust that it will be resolved efficiently.

Yours faithfully, [Your Name] [Signature]