**Free 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 Request for Incorrect Information in Free Credit Report**

**Dear [Credit Bureau Name],**

**Upon reviewing my free credit report, I noticed inaccurate entries that require your immediate attention. Below are the details of the disputed accounts:**

1. **Account Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Dispute Reason: Incorrect balance shown  
   Requested Action: Update balance to $0, as it was paid off on [date].**
2. **Account Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   Dispute Reason: Outdated account status  
   Requested Action: Please update the account to reflect its closed status as of [date].**

**Enclosed with this letter are copies of supporting documents to validate my claims. Please review and correct the information within the 30-day period as mandated by law.**

**Thank you for your cooperation.**

**Best regards,  
[Your Name]  
[Your Contact Number]**