

# **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**Dispute Reason:** Outdated account status  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]**