

Credit Report Dispute Letter Template

Educational template — not legal advice or a credit-repair service. Use this only to dispute information you genuinely believe is inaccurate or incomplete. Keep copies of everything you send.

[Your Full Name]

[Address]

[City, State ZIP]

[Phone / Email]

[Date]

[Credit Reporting Company or Information Furnisher]

[Address shown on your current credit report or the company's official dispute instructions]

Re: Dispute of inaccurate or incomplete credit-report information

To Whom It May Concern:

I am writing to dispute the following information appearing on my credit report. I believe the item is inaccurate or incomplete for the reason stated below.

Account / creditor: _____

Account number (last 4 digits): _____

What is being reported: _____

Why I believe it is inaccurate or incomplete: _____

Requested correction: _____

I have enclosed copies of documents supporting my position and a copy of the relevant portion of my credit report with the disputed item identified. Please investigate the disputed information and correct or remove information that cannot be verified as accurate and complete, as applicable.

Please send me the results of your investigation and an updated copy of my credit report if the report is changed.

Sincerely,

[Your Name]

Suggested enclosures

- Copy of the relevant credit-report page with the disputed item highlighted
- Copies—not originals—of supporting statements, payment records, identity documents, court records, correspondence, or other relevant evidence
- Any confirmation/reference number associated with the report

Practical mailing note

Use the current dispute address shown on your credit report or the credit bureau/furnisher's official instructions. If mailing, consider a trackable method and keep your receipt and a complete copy of the package.