**Date**

**Your Name**

Address #1

Address #2

City, State Zip code

**Credit Bureau**

Address #1

City, State Zip code

Dear Credit Specialist:

I am writing to dispute the following information in my file:

* Disputed Item:
  + Issue: (for example, late payment)
  + Disputed Date: date
  + Financial Institution: lender name
  + **Account Number: (as indicated in your credit report)**

You will also find this item circled on the attached credit report. The item I have identified is inaccurate. Type the reason why you’re disputing the item on your credit report. Explain what is wrong about what the bureau has listed.

I am requesting that this item be deleted in order adequately reflect my true credit history on the attached report.

I have attached all necessary supporting documentation to support my claim. It will prove (insert what will it prove).

I am asking you to reexamine this item and remove it from my file at your earliest convenience. I sent this letter via certified mail to ensure this matter is resolved within the required 30-day window.

The last four of my Social Security Number is: XXXX

Sincerely,

Your Name

Enclosures: Credit Report, Payment History, Driver’s License, Utility Bill