**CREDIT REPORT DISPUTE LETTER [SAMPLE]**

Date: 02/15/2021

Full Name: Jeremy Massy

Address: 1234 Credit St

City, State, ZIP Code: Montclair, NJ 07042

SSN: 123-45-567 DOB: 04-23-1965

TransUnion Consumer Solutions

P.O. Box 2000

Chester, PA 19016-2000

Dear Sir or Madam,

I am writing to dispute that an account is falsely listed on my credit report with your bureau. The amount owed for the following account is no longer outstanding:

**Company Name:** Creditor Entity, LLC

**Amount:** $9,250.00

**Reason for Dispute:**

- This is not my account

- I have never made a late payment

- This account is more than seven (7) years old

- This account is in bankruptcy

- This account is closed

- I have paid this account in full

- I paid this before it went to collections

- Other: .

This is my official request to have the listed account investigated and removed from my credit report.

I have circled the account I dispute on the attached copy of my credit report. Enclosed may be additional evidence to support my claim.

A picture containing arrow

Description automatically generatedSincerely,

Signature