**CREDIT REPORT DISPUTE LETTER**

Date: [ MM/DD/YYYY ]

Full Name: [ SENDER FULL NAME ]

Address: [ SENDER ADDRESS ]

City, State, ZIP Code: [ SENDER CITY, STATE, ZIP ]

SSN: [ SENDER SSN ] DOB: [ SENDER DOB ]

[ CREDIT BUREAU NAME ]

[ CREDIT BUREAU ADDRESS ]

[ CREDIT BUREAU CITY, STATE, ZIP ]

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:** [ DEBT HOLDER NAME ]

**Amount:** $[ AMOUNT OWED ]

**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: [ OTHER REASON ].

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.

Sincerely,

Signature