

# CREDIT REPORT DISPUTE LETTER

Date: \_\_\_\_\_ (mm/dd/yyyy)  
Full Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, ZIP Code: \_\_\_\_\_  
SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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:** \_\_\_\_\_

**Amount:** \$ \_\_\_\_\_

**Reason(s) 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.

Sincerely,

\_\_\_\_\_  
Signature