

*This is a sample credit report dispute letter that you can send to credit bureaus. Use this letter to request an update to or a deletion of inaccurate information on your credit report. Replace the **[bold statements]** with your information.*

Date

Your Name

Your Address, City, State, Zip Code

Complaint Department

Name of Company

Address

City, State, Zip Code

Dear Sir or Madam:

I recently obtained a copy of my credit report from your agency and found the following item to be in error:

Item 1: I dispute [**ABC credit card**] account number [**555111**]. This account has been paid in full.

I am requesting that the item be [**removed, updated, or other suggested change**] to correct the information.

Enclosed are copies of [**use this statement if you have bank statements, cancelled checks, or other documentation**] supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your name

Enclosures: [**List the documents you are enclosing. If none, do not include this section**].