

*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.*

[Your Name]
[Your Address]
[City, State Zip]

[Credit Bureau]
[Credit Bureau Address]
[City, State Zip]

Date: **[DATE]**

RE: **[Creditor Name and Account number]**

This letter is to inform you that the above creditor is reporting me as being late in **[MY/OUR]** payments and is an error. **[MY/OUR]** records show that we have never been late with a payment. **[I/WE]** have attached a copy of **[MY/OUR]** records. This reporting error is negatively affecting my credit rating. As you are aware, failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC.

Please correct this error as soon as possible. Please send me notification when it has been corrected since it is negatively affecting my credit.

Thank you for your help,
Sincerely,

[Your Signature]

[Your name typed]