

Date
Your Name
Your Address
Your City, State, Zip Code

Complaint Department
Name of Credit Bureau
Address
City, State, Zip Code

Dear Sir or Madam:

This letter is a formal complaint that you are reporting inaccurate credit information. As you are no doubt aware, the credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item **(identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)** is **(inaccurate or incomplete)** because **(describe what is inaccurate or incomplete and why)**. I am requesting that the item be deleted (or request another specific change) to correct the information.

The following information therefore needs to be verified and deleted from the report as soon as possible:

CREDITOR AGENCY, acct. 123-34567-ABC
Please delete the above information as quickly as possible.

Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your name

SSN# 123-45-6789
Attachment included – list what you are attaching