

[MY ADDRESS]
[DATE]

[CREDIT BUREAU NAME & ADDRESS]

Re: *Dispute of Inaccurate Credit Report Information*

To Whom It May Concern:

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

The item I am disputing is a credit card account with [NAME], Account Number [NUMBER]. This item is inaccurate because [STATE REASON].

I am requesting that the item be [UPDATED TO SHOW THE FOLLOWING:] [DELETED]. Please investigate this matter and correct the disputed item as soon as possible. I am experiencing damages of a [PERSONAL] [FINANCIAL] nature, such as [EXPLAIN], so you should address my concern as soon as possible

Best regards,

[NAME]

My telephone #: [NUMBER]

My full name: [NAME]

My date of birth: [DATE]

See also enclosed copies of drivers license and utility bill verifying my current address