

[Your Name]
[Street Address]
[City, ST ZIP Code]
[Date]

[Complaint Department]
[Name of Credit Reporting Agency]
[Street Address]
[City, ST ZIP Code]

Dear Sir or Madam:

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

This item 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.

Enclosed are copies of *(use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents)* 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 what you are enclosing)*