

## CREDIT REPORT DISPUTE LETTER

Date: [MM/DD/YYYY]

Name: [SENDER FULL NAME]

Address: [SENDER ADDRESS]

City, State, ZIP Code: [SENDER CITY, STATE, ZIP]

SSN: [SENDER SSN] DOB: [SENDER DOB]

[CREDIT BUREAU NAME]

[CREDIT BUREAU ADDRESS]

[CREDIT BUREAU CITY, STATE, ZIP]

Dear Sir or Madam,

I am writing to dispute the listing of an account on my credit report with your bureau. The amount owed for the following account is no longer outstanding:

Company Name: [DEBT HOLDER NAME]

Amount: \$[AMOUNT OWED]

Reason for Dispute:

- This is not my account
- I have never made a late payment
- This account is more than seven (7) years old
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collections
- Other: [OTHER REASON].

This serves as my formal request to investigate and remove the listed account from my credit report.

I have marked the disputed account on the attached copy of my credit report. Additionally, I have enclosed additional evidence to support my claim.

Sincerely,

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Signature