<Date>

<Your Name>  
<Your Address>  
<Your City, State, Zip Code>

<Name of Credit Bureau>  
<Address>  
<City, State, Zip Code>

Dear <Sir/Ma’am>:

I am writing to dispute the following information in my file:

<Item 1: Name of Source, Type of Item, Account Number or Identifier>

<Item 2 if required, same format as Item 1>

You will also find this item circled on the attached credit report. The item I have identified is <inaccurate/incomplete> because<reason for the issue including any supporting facts/evidence>.

I am requesting that this item be <deleted / adjusted> in order adequately reflect my true credit history on the attached report.

I have attached all necessary supporting documentation to support my claim.

I am asking you to reexamine this item and <remove it from / correct it on> my file at your earliest convenience. I sent this letter via certified mail to ensure this matter is resolved within the required 30-day window.

Sincerely,

<Your name>

Enclosures: <List any included files / attachments>