

*[Your Name]*  
*[Your Address]*  
*[Your City, State, Zip Code]*  
*[Your Phone Number]*

*[Today's Date]*

Complaint Department  
*[Company Name]*  
*[Street Address]*  
*[City, State, Zip Code]*

Dear Sir or Madam:

I wish to dispute the following information in my file. I circled the items I dispute 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 removed *[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 and 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]*

*[Your name]*

Enclosures: *[List what you enclose]*

[Delete this line.] See the Bills.com article at <http://www.bills.com/credit-report-dispute/> to learn under what circumstances you should send this letter, and where to send it. Letter source: Federal Trade Commission. [Delete this line.]