**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**\*\*\*DELETE THIS COMMENT FIELD PRIOR TO PRINTING\*\*\***

**This letter is intended for disputes with companies that provide information to credit reporting agencies. This can include utility companies, creditors, or debt collectors.**

**\*\*\*DELETE THIS COMMENT PRIOR TO PRINTING\*\*\***

**[Date]**

Complaint Department

**[Company Name]**

**[Street Address]**

**[City, State, Zip Code]**

Dear Sir or Madam:

I am writing to dispute the following information that your company provided to **[give the name of the credit agency whose report has incorrect information]**. I have circled the items I dispute on the attached copy of the credit report I received.

This **item [identify item(s) disputed by type of item, such as credit account, judgment, etc., and your account number or another method for the information provider to locate your account]** is **[inaccurate or incomplete]** because **[describe what is inaccurate or incomplete and why]**. I am requesting that **[name of company]** have the item(s) removed **[or request another specific change]** to correct the information.

Enclosed are copies of **[use this sentence if applicable and describe any enclosed documents, such as payment records and court documents]** supporting my position. Please reinvestigate this matter or these matters and contact the national credit reporting companies to which you provided this information to have them**[delete or correct]** the disputed item or items as soon as possible.

Sincerely,

**[Your name]**

Enclosures:

**[List what you are enclosing here.]**