

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address:
Name
Address Line 1
Address Line 2
City, State Zip Code

Date

Name
Company
Address Line
City, State Zip Code

Re: Dispute a Credit Report

Dear :

I recently requested a copy of my credit report. While reviewing the report, I found an error concerning an account which I never opened. I wish for it to be removed from my credit report. I have requested my report from the other credit reporting agencies to compare with this discrepancy.

Please contact me as soon as possible concerning this account.

Sincerely,

N A M E