(**Today’s Date**)

(**Your Name**)

(**Your Address**)

(**Date of Birth**)

Subject: Disputing items on Credit Report

Dear (**Name of Creditor**),

I recently disputed this account with the credit reporting bureaus, and the information was reported as verified and accurate. Unfortunately, credit bureaus often use software that don’t complete thorough investigations.

I am disputing the following information directly with you, the furnisher of the information, and I am requesting that you investigate as outlined in the FCRA Section 623:

(**Creditor Name**)

(**Creditor Address**)

(**Creditor Phone #**)

(**Account #**)

(**Reason for Dispute**)

If you’re unable to perform this type of investigation, or unable to locate all the records/documents to investigate my dispute, then you are required by the FCRA to remove the negative information from my credit reports.

I’m also requesting you send me an explanation of the investigative methods you used to verify my account, along with all records and documents proving the account belongs to me. That way I can conduct my own investigation into the accuracy of your records and verify that a reasonable investigation was completed.

Thank you for your prompt attention to this matter. I very much look forward to getting this resolved as soon as possible.

Sincerely,

(**Your Name**)  
(**Your Address and Contact Information**)