**Factual Dispute List**

• Incorrect account identifiers

• Outdated or inaccurate information

• Accounts incorrectly re-aged

• Inaccurate opening dates

• Incorrect credit limits

• Misreported account types

• Credit card accounts missing reported credit limits

• Repeated insertion of corrected errors

• Incorrect payment, opening, or delinquency dates

• Accounts resulting from identity theft

• Charge-off accounts showing past due amounts

• Charge-off accounts incorrectly listed as open

• Bankruptcy accounts not properly included (Chapter 7 and Chapter 13)

• Errors in personal information such as name, date of birth, SSN, or addresses

• Collection accounts misreporting credit limits

• Closed accounts incorrectly labeled as open

• Misreported late or delinquent accounts

• Misidentification as the owner instead of an authorized user

• Duplicate accounts under different names

• File merging or identity mix-up, potentially due to similar or identical names to another individual

[Your Full Name]

[Your Full Address]

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

[Date]

[Creditor's Name]

[Creditor's Full Address]

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

Dear [Creditor's Name],

I trust this correspondence finds you in good health. I am reaching out regarding some disparities I recently discovered upon reviewing my credit reports. It has come to my attention that there is a significant variance between the balances reported by your institution and those recorded by the [credit bureau], indicating potential discrepancies in the verification of the account in question. Therefore, I respectfully request that you promptly address this matter by removing the account in question.

Under the guidelines outlined in the Fair Credit Reporting Act (FCRA, 15 U.S.C. § 1681), all consumer reporting agencies are mandated to uphold accurate and comprehensive records. It is essential, therefore, that you either substantiate the accuracy of the disputed accounts or, if unable to do so, proceed with their removal from my credit report as stipulated by the Act.

**Outlined below are the specific inaccuracies that have been identified:**

**• [List Account Information Accurately]**

Please be aware that I anticipate a timely response from your end, as the FCRA mandates credit bureaus to investigate disputed items within 30 days of receiving a dispute (FCRA, 15 U.S.C. § 1681i). I eagerly await a swift resolution of this matter to prevent any further misrepresentation of my credit information.

I am grateful for your prompt attention to this issue and have confidence in your handling of it with the utmost professionalism and adherence to legal requirements.

Best Regards,

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, Zip Code]

Dear [Credit Bureau Name],

I trust this letter finds you in good health. I am contacting you today regarding a matter of concern identified in my credit report. The disputed elements have been clearly marked on the attached copy of the said report for your reference.

The item(s) under scrutiny [specify the item(s) disputed, clearly naming the source like creditors or tax court and the type of item such as a credit account, judgment, etc.] appears to be [inaccurate or incomplete] due to [provide detailed reasons on what is inaccurate or incomplete and why]. I am, therefore, formally requesting the removal of this item [or suggest any other specific change you want] to rectify this discrepancy.

Please find enclosed with this letter documents [use this sentence if applicable, and explain the nature of the enclosed documents, such as payment records or court documents] that substantiate my claims and further validate my position on this matter.

Under the purview of the Fair Credit Reporting Act (FCRA), I request you to diligently perform a thorough re-investigation of these matters. The FCRA stipulates that disputed information that cannot be verified must be removed from my credit report. Therefore, I kindly ask that you rectify or delete the aforementioned disputed item(s) from my credit file promptly.

Your immediate attention and swift action on this matter would be highly appreciated.

Yours sincerely,

[Your Name]

[Your Full Name]

[Your Street Address]

[Your City, State, Zip]

[Credit Reporting Agency's Name]

[Credit Reporting Agency's Address]

[Credit Reporting Agency's City, State, Zip]

Dear [Credit Reporting Agency's Name],

I am writing to formally dispute certain elements currently appearing on my credit report with [Equifax, Experian, or TransUnion].

**The details of the contested account are as follows:**

1. **Account Identifier: [Please provide the account number or other identifying information, especially if there are multiple accounts under the same organization]**
2. **Source of Information: [Identify the entity that provided this information to the credit reporting bureau, such as a bank or credit institution]**
3. **Classification of Disputed Information: [Specify the nature of the disputed item, whether it's public records, unfamiliar credit accounts/tradelines, inquiries, etc.]**
4. **Dates Associated with the Disputed Item: [Include any relevant dates to assist in identifying the correct account and highlighting specific areas under dispute]**
5. **Basis for Dispute: [Explain your reasons for believing the information is inaccurate, utilizing one of the provided descriptions or your own]**

In accordance with the **Fair Credit Reporting Act (FCRA), Section 611**, I am exercising my right to challenge the accuracy or integrity of any information within my credit file. I request a thorough investigation into these matters.

If helpful, I have attached a copy of my credit report where the disputed entries are marked for your convenience.

I kindly ask for your prompt attention to this matter and look forward to your expedient response.

Kind regards,

[Your Full Name]