

*Date*

*Your Name*

*Your Address, City, State, Zip Code*

Complaint Department

*Name of Company*

*Address*

*City, State, Zip Code*

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the item(s) 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, ect.) 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*

Enclosures: *(List what you are enclosing.)*