<date>

<your name>
<your address>
<your email>
<date of birth>
<Social Security number (optional)>
<driver’s license number (optional)>

<credit bureau name>
<credit bureau address>

Subject: Disputed items in credit report

I’m writing about the following data that appears on my credit report. I’m challenging the validity of this record showing a debt that is recorded in your system under the FCRA, Fair Credit Reporting Act, Section 609. I am asking you to verify this record. If you cannot verify this record, I request you remove this data from my account immediately.

Disputed Item 1

<name of company>
<address of company>
<company phone>
<account number if available>

Reasons why this is an error: [list your reason(s) here]

Thank you for your time.

Sincerely,

<your signature>

<print your name>

Enclosures: [list items enclosed]
<Copy of the credit report with the item(s) circled or marked>
<Items proving your identity>
<Documentation that proves your case>