<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 am requesting a re-investigation of the following data that appears on my credit report. On [date], your company responded and stated that the data which appears below is verifiable and therefore cannot be deleted. At this time, I ask that you provide all supporting documentation and information on how you arrived at that conclusion. This is my request and right under FCRA 611.

Please reply within the time limits as stated by the FCRA or delete the data which appears on my credit report.

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]

I have enclosed the following documentation to support this request: [summarize documents you’ve enclosed]

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>