<date>

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

<creditor/collection agency name>  
< creditor/collection agency address>

Subject: Disputing credit report items

I am requesting an investigation of the following data that appears on my credit report. Specifically, I’m disputing the records that your company is sending to the credit reporting agencies.

When I disputed this record with the credit bureaus, they stated the information was verified. However, because credit recording agencies often use software that doesn’t provide complete investigations, I am disputing the information directly with you. This is my right under section 623 of the Fair Credit Reporting Act (FCRA).

If you cannot perform this type of investigation or locate all of the records to investigate this dispute, please update the credit bureaus to remove the information.

I’m also asking that you send your method of investigation, along with all records, as well as documentation that proves the account belongs to me. Then I may conduct my own investigation.

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>