

John Doe
111 Main Street
Mytown, USA 36602
251.111.1111

July 2, 2013

Credit Bureau [Experian, Equifax or Trans Union]
[DISPUTE ADDRESS]

RE: Inaccurate information on my credit report

Social Security No: 123-456-789

Date of Birth: 12/12/1990

To Whom It May Concern:

I have information on my credit report that is being reported inaccurately. I am disputing the [NAME OF ACCOUNT(S)] account number(s) _____. This account information concerning my [TYPE OF CREDIT INFORMATION] _____ is inaccurate. [NOW DESCRIBE THE PROBLEM] - I have made all of my payments or I am a victim of identity theft. I am enclosing the following documents to provide that my credit is reporting incorrectly:

- XXXXXXXXXXXXXXXXXXXX
- XXXXXXXXXXXXXXXXXXXX
- XXXXXXXXXXXXXXXXXXXX

This error has caused me to be denied for credit. This has caused me great embarrassment, frustration and grief. I want to use my credit without the above negative reporting of this/these account(s) as soon as possible. Again, please update the account on my consumer report.

Please also find enclosed a copy of my driver's license and Social Security card. Please use these documents to assist in updating your records accordingly. Thank you for your attention to this matter. Please contact me immediately if anything additional is needed to correct your information.

Sincerely,
[SIGNATURE]

John Doe.

Enclosure(s)
Copy of Driver's License
Copy of Social Security Card
[Documents 1,2,3]