

[Your full name]
[Your street address]
[Your city], [Your state] [Your ZIP]

[Date]

Via USPS Certified Mail, Return Receipt Requested

[Company or person it goes to]
[Their street address]
[Their city], [Their state] [Their ZIP]

Re: Dispute of information in my consumer file

I dispute the following information in my consumer file: [What is wrong on the report].

Under 15 U.S.C. § 1681i(a), please reinvestigate this free of charge and finish within 30 days of receiving this letter. Delete or correct whatever is inaccurate, incomplete or can't be verified, and send me the written results.

I have left my Social Security number out of this letter. If you need more to find my file, tell me what you need.

Sincerely,

[Your full name]