

609 DISPUTE LETTER

Regarding: Account No.XXXXXXXXXX

[Creditor Bureau's Name (Equifax/TransUnion/Experian)]

[Credit Bureau's Address]

[City, Zip Code]

[Credit Bureau's Phone Number]

[Date]

To whom it may concern,

I am writing to request information about the account on my credit report numbered **[account number]**. As per Section 609 of the Fair Credit Reporting Act, I am entitled to see any sources or documents you have on record regarding this account, including the original contract with my signature and the credit application.

I have included a copy of my credit report with the relevant account highlighted.

Please find enclosed with this letter proof of my identity, including my **[Social Security card, birth certificate, passport, driver's license, rental agreement, cell phone bill, etc]**.

If you are unable to verify the account with the original documents, the information must be deleted from my credit report within 30 days. Please respond in writing within 30 days of receiving this letter.

Thank you for your attention to this matter.

Sincerely,

[Your name]