

Your Name
Your Postal Address
City, State Zipcode

Name of the credit reporting agency
P. O. Box XXXXX
City, State Zipcode

[Date]

Dear Credit Bureau (Equifax/Experian/Transunion),

(Example of letter body)

I noticed this entry (give name below) in my credit report. The account is not mine and should not be in my report. Please delete it or provide information showing that it belongs to me. If you don't have the evidence, please remove the entry as it's damaging my credit score.

Name of credit card company or bank
The account number
Report or confirmation number

Your Name