

John Smith  
123 Main Street  
Brooklyn, NY 11201

January 01, 2026

Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374-0256

**RE: Request for Investigation of Inaccurate Information**

Dear Sir or Madam:

I am writing to dispute the following information in my credit file. The items I am disputing are inaccurate and incomplete as described below.

**DISPUTED ACCOUNTS:**

Account Name: TEST ACCOUNT

Account Number: XXXX-1234

Reason for Dispute: This account contains inaccurate information. The balance reported is incorrect and the payment history does not reflect my actual payments.

Under the Fair Credit Reporting Act (FCRA), Section 611 (15 U.S.C. § 1681i), you are required to conduct a reasonable investigation of the disputed information within 30 days of receiving this notice.

Please investigate this matter and correct the disputed items as soon as possible.

Enclosed please find copies of documents supporting my dispute.

Sincerely,

John Smith  
SSN: XXX-XX-1234

*SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED*