John Doe
123 Main Street
New York, NY 10001
Phone: 555-123-4567
DOB: 01/01/1990
SSN: 123-45-6789
7/14/2025
To: Equifax
Subject: undefined
To Whom It May Concern,
I am writing to dispute the following inaccurate account(s) on my credit report:
1. Capital One (Account #: 11223344)
2. Chase Bank (Account #: 55667788)
These items are being reported incorrectly and are negatively impacting my creditworthiness. Please conduct a thorough investigation and update or remove the inaccurate information as required under
the Fair Credit Reporting Act (FCRA).

This statement is true and accurate under penalty of perjury and may be notarized upon request.
Thank you for your prompt attention to this matter.
Sincerely,
John Doe