

John Doe Le

123 Main St, City, State 12345

123, 12 321

Phone: 555-1234

Email: john@example.com

December 19, 2025

Transunion

Consumer Relations Department

[Bureau Address]

RE: Dispute of Credit Report Errors

Dear Transunion Representative,

I am writing to formally dispute the following information on my credit report. According to the Fair Credit Reporting Act (FCRA), I have the right to request that you verify the accuracy of the items listed below.

The following items contain inaccurate or incomplete information:

- **Capital One** - Account #: 1234567890 - Balance: \$5,000.00 - Status: Negative (TransUnion)

I am requesting that you conduct a thorough investigation into these matters. If you cannot verify these items as accurate and complete, I respectfully request that they be removed from my credit report immediately, as required by federal law.

Under the FCRA, you have 30 days to complete your investigation. Please send me written verification of the results of your investigation.

Thank you for your prompt attention to this matter.

Personal Information for Verification:

Full Name: John Doe Le

Date of Birth: 02/19/2014

SSN: XXX-XX-123-

Current Address: 123 Main St, City, State 12345, 123, 12 321

Phone: 555-1234

Sincerely,

John Doe Le