

nguyen duc

hg

N7, LA 911

Phone: 0987654321

Email: nd@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:

- **XYZ RETAIL STORE** - Account #: 78901234 - Balance: \$780.50 - Status: Collection (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: nguyen duc

Date of Birth: 03/31/1993

SSN: XXX-XX-2222

Current Address: hg, N7, LA 911

Phone: 0987654321

Sincerely,

nguyen duc