

**Michael Truong**

456 Ocean Drive  
San Diego, CA 92101  
Phone: 555-0123  
Email: michael.truong@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 Bank** - Account #: 1234567890 - Balance: \$5,250.00 - Status: Late Payment (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: Michael Truong  
Date of Birth: 12/31/1980  
SSN: XXX-XX-4567

Current Address: 456 Ocean Drive, San Diego, CA 92101

Phone: 555-0123

Sincerely,

---

Michael Truong