

Letter to dispute account status

Your Name _____

Your Address _____

Your SSN _____

Credit Bureau's Name _____ Date _____

Credit Bureau's Address _____

Dear Sir/Madam,

Re: List of creditors and Account numbers of each

I am writing to dispute inaccurate account status in my credit report. The above referred accounts are listed as "bankruptcy" whereas they should have been shown in the credit report as "charge-off", "past due" and "delinquent" respectively. Such incorrect listing have lowered my credit score and prevented me from buying a home of my own.

I have attached a copy of my bankruptcy discharge order as proof. Please take a note of the dates and update the account status at the earliest.

Yours sincerely,

Your Signature

Your Name