Date

Customer Name 1

Customer Name 2

Address 1

Address 2

Re: Direct Dispute of Credit Report Information for Account Number

Dear Customer Name(s):

Recently, we received a direct dispute from you regarding certain information in your credit report. As required by law, we have reviewed our account records. During our investigation, we found that the information we reported to the credit reporting agency was accurate; however, the information is not properly reflected on your credit report. In order to correct your credit report, please contact the credit reporting agency directly to obtain the correction.

Thank you for choosing YOUR BANK NAME HERE. If you have any questions or concerns, please do not hesitate to contact me at Phone Number.

Sincerely,

Name

Title

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