

SAMPLE CREDIT REPORT DISPUTE LETTER

Use this letter to dispute incorrect or old information on your credit report.

Most negative information, if true, can stay on your credit report for seven years.

Your Name
Your Street Address
City, State ZIP Code
SSN: Your Social Security Number
DOB: Your Date of Birth

Date _____

1 CERTIFICATE OF MAILING

Dispute Department
Credit Reporting Agency
Street Address or P.O. Box
City, State ZIP Code

2 Re: Report Number _____

Dear Credit Reporting Agency:

I am writing to dispute the following incorrect information on my credit report. The items I dispute are also circled on the attached copy of my credit report.

3 Incorrect Credit Accounts

1. First Account Name, Account Number
Reason for Dispute:
Action Requested:

4 Incorrect Public Records

1. Source of Public Record, Record Number
Reason for Dispute:
Action Requested:

5 Incorrect Personal Information

1.

Please investigate these items immediately and send me a corrected copy of my credit report.

Sincerely,

Your Name

6 Enclosure: Credit Report
Cc: First Account Name, Second Account Name, etc.

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the report or file number of the report you want to dispute. You can usually find this information in the top right corner of your credit report.

3 For each credit account you wish to dispute, write the creditor's name and the account number. Next, state the reason for the dispute. You can dispute an entire account if it is not yours or it is too old. You can also dispute part of an account, such as a late or missed payment, or the amount due. Finally, state the action you would like the credit reporting agency to take (either "delete account" or "correct account").

4 Court judgments, bankruptcies, and tax liens go in the "public records" section of your report. For each public record you wish to dispute, give the source of the record and the file number. Next, state the reason for your dispute. (You can dispute a judgment or lien if it has been vacated or satisfied.) Finally, state the action you would like the credit reporting agency to take (either "delete public record" or "correct public record").

5 Use this section to dispute incorrect personal information, such as an incorrect address, telephone number, or misspellings of your name.

6 Attach a copy of your credit report with all the disputed information circled or highlighted. You should also attach copies of any evidence supporting your dispute, such as proof of payment, a release letter, or a police report. List this evidence on the "Enclosure" line. Send a copy of your dispute to each creditor listed in the "Incorrect Credit Accounts" section of the letter, and list their names on the "cc" line. Finally, always keep a copy of your dispute letter for yourself.