

SAMPLE LETTER

Dispute Information Reported to a Credit Reporting Company

Use this template as a starting point. Replace the bracketed fields with your information and describe the specific error you are disputing.

[Your Full Name]

[Your Address]

[City, State ZIP Code]

[Date of Birth or Other Identifying Information]

[Account Number, if applicable]

[Date]

[Company Name]

Attn: Credit Reporting Disputes / Dispute Department

[Company Address for Credit Disputes]

[City, State ZIP Code]

Re: Dispute of Inaccurate Information

Dear [Company Name or Dispute Department]:

I am writing to formally dispute information that your company is reporting to [Experian, Equifax and/or TransUnion]. I believe the information identified below is inaccurate or incomplete and request that you investigate the matter and correct or delete any information that is inaccurate, incomplete or cannot be verified.

Dispute 1

Account Name: [Name of creditor, lender or company]

Account Number: [Account number or other identifying information]

Information Being Disputed:

[Describe the specific information that appears on the credit report.]

Why the Information Is Inaccurate:

[Clearly explain why the information is incorrect. Include relevant dates, payments or other facts.]

Correct Information:

[Explain what the correct information should be.]

Supporting Documentation:

[List the documents you are including to support your dispute.]

Dispute 2

Account Name: [Name of creditor, lender or company]

Account Number: [Account number or other identifying information]

Information Being Disputed:

[Describe the specific information that appears on the credit report.]

Why the Information Is Inaccurate:

[Clearly explain why the information is incorrect.]

Correct Information:

[Explain what the correct information should be.]

Supporting Documentation:

[List the documents you are including to support your dispute.]

I have enclosed a copy of my credit report with the disputed information identified, along with copies of documents supporting my dispute.

Please investigate the disputed information and correct or delete any information that is inaccurate, incomplete or cannot be verified. Please provide me with written notice of the results of your investigation.

Thank you for your attention to this matter.

Sincerely,

[Your Full Name]

Enclosures

- Copy of credit report with disputed information identified
- [Supporting document]
- [Supporting document]
- [Supporting document]