

Sample Credit Report Dispute Letter



When you get your credit report, you'll find it includes information about how to report errors. Follow those instructions. You will need to tell the credit bureau(s) in writing what information you believe inaccurate. If you find a dispute with one bureau's credit report, you will want to request reports from the other bureaus, as they may differ. This sample letter is a good guide.



Along with the letter, include copies (NOT originals) of documents that support your position. You may want to enclose a copy of your credit report with the items in question circled. Send your letter by certified mail, return receipt requested, so you can document that the credit bureau received your correspondence. Keep copies of your dispute letter and enclosures. You can use the sample letter to draft your correspondence. In addition, the bureaus offer online tools for handling disputes.

Sample Letter:

Date
Your Name
Your Address
Your City, State, Zip Code

Complaint Department
Name of Credit Bureau
Address
City, State, Zip Code

Dear Sir or Madam:

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

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgement, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records or court documents) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your Name

List Enclosures