

Sample Credit Report Dispute Letter

If you have reviewed your credit report and believe that some of the information it contains may be inaccurate, you can legally dispute it via mail or, for faster results, the Internet. Once notified of a mistake on your report, a credit bureau has thirty days to investigate and respond. If the information can't be confirmed, then the item(s) should be removed.

For items that cannot be resolved online or that require copies of official paperwork or other supporting documents, use the sample Credit Report Dispute Letter below as a guide. Be sure to mail your letter and documents via Certified Mail for your records.

If you need any help, don't hesitate to give us a call. We'll be glad to assist you or to provide a referral to credit repair professionals you can trust.

Your Name
Your Address
Your City, State Zip Code

Date

Name of Credit Reporting Agency
Dispute Department
Address
City, State Zip Code

Re: (Social Security Number & Date of Birth)

Dear Sir or Madam:

I am writing to dispute the following information in my file: (Identify disputed items by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) The items I am disputing have also been circled on the attached copy of the credit report I received.

This item is (inaccurate or incomplete) because (explain what is inaccurate or incomplete and why). I am requesting that the item be (deleted, changed, updated, etc.) to correct the information.

(If you are enclosing any documents, send copies only.)

Enclosed are copies of the following documents supporting my position: (List what you are enclosing, if applicable). I have also enclosed proof of my social security number and current address for your review. Please investigate and (delete or correct) the disputed item(s) as soon as possible, and inform me in writing of the outcome.

Thank you for your time and consideration,

Your name

