

Use this Form Letter to Dispute Something On Your Credit Report

This form letter can be used by you to dispute the accuracy of something on your credit record. After the credit bureau gets this letter, they must investigate the disputed information and respond to you within 30 days. If the disputed information is inaccurate, or if it is not verified within 30 days, then the credit bureau must remove it from your credit record or you get to sue them.

Instructions:

1. Fill in your name and your home address on the first three lines.
2. Fill in the date.
3. Fill in the Credit Bureau's name and the address.
4. In the second sentence, write your Social Security Number in the blank line.
5. Fill in the "Disputed Item" section.
6. At the end of the letter, sign it.
7. Make a copy of your Credit Report and circle the disputed information.
8. Make an copy of the letter and keep it.
9. Send the letter by Certified Mail.

LETTER DISPUTING CREDIT REPORT:

From: _____

Date: _____

To: Equifax Credit
Experian Credit
Trans Union Corp.

Dear Sir:

This is a formal request made under the Fair Credit Reporting Act. My name and address is listed above and my Social Security Number is _____.

I am writing to request that you remove or correct inaccurate information on my credit file. The item listed below is misleading and/or not correct.

Disputed Item: (insert here the name of the Creditor, the Account or Reference Number, and what it is about).

Enclosed is a copy of the credit report your company gave me and I have circled the item that I am disputing.

The Fair Credit Reporting Act requires that your company maintain 100% accurate information in my credit file and to investigate any claim of inaccuracy within 30 days. This letter requests that you do so immediately.

After you have investigated my dispute, if you find that I am right, then I also request that you immediately correct the item and send a corrected credit report to me and also to every creditor who has received a copy in the last 6 months. If your investigation makes you believe that the information is accurate, then please immediately provide me with the proof that you rely on to believe so.

Please provide me a description of the procedure used to determine the accuracy of my credit report, within 15 days of the completion of your investigation. Thank you.

Sincerely,
