

Sample Dispute Letter

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Reporting Agency

Address

City, State, Zip Code

Regarding credit file number: (insert the file number from your credit report)

Dear Sir or Madam:

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

This item 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, court documents) supporting my position.

Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Your Signature

Your name

Enclosures: (List what you are enclosing)

You may also want to provide additional identification information in your letter to assist credit reporting agencies in locating and verifying your identity. This information may include:

- Your date of birth,
- Your Social Security number,
- Current employment information.
- Piece of mail with your current address listed on the envelope.

NOTE: If you send your Social Security number and other sensitive information by email, please take appropriate security measures including encrypting the email. If sending through the mail, be sure to deposit the envelope into a secured mail facility such as at the post office or designated U.S. mail drop station, rather than leaving in a home mail box.