

SAMPLE COMPLAINT LETTER TO CREDIT BUREAU

Your Name
Your Address
Your City, State, Zip Code

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

Dear Sir or Madam:

I am writing to dispute the following information in my file. Please begin an immediate investigation of the following item, which I have circled 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. For example:

My credit report states that my Example Company account number 1234567 was sent to a collection agency. I am attaching a copy of the cancelled check, which shows that I paid my bill on time. I have sent a similar letter to Example Company and asked that they also correct their records. Please remove the incorrect information from my report and send me a new copy of the report at the conclusion of your investigation.

(Use the following sentence if applicable and describe any enclosed documentation, such as payment records, court documents) Enclosed are copies of documents supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible. If you need to speak with me, I can be reached at (include your phone number and/or email address).

Sincerely,

Your name

Enclosures: *(List what you are enclosing)*