

SAMPLE FOLLOW-UP LETTER

Use this letter if the credit reporting agency does not respond to your dispute letter within thirty days.

Your Name
Your Street Address
City, State ZIP Code
SSN: Your Social Security Number
DOB: Your Date of Birth

Date _____

1 CERTIFICATE OF MAILING

Dispute Department
Credit Reporting Agency
Street Address or P.O. Box
City, State ZIP Code

2 Re: Report Number _____

Dear Credit Reporting Agency:

More than 30 days ago, I sent the attached letter disputing several items in my credit report. Because you did not advise me of the results of your investigation within 30 days, the Fair Credit Reporting Act requires that you delete these items from my credit report.

Please delete the disputed items right away, and send me a corrected copy of my credit report. In addition, please take steps to ensure that these deleted items do not reappear on my credit report in the future.

Sincerely,

Your Name

3 Enclosures: Dispute letter

Sources: *Evan Hendricks*, *Credit Scores & Credit Reports: How the System Really Works, What You Can Do*; *NE-*

- 1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.
- 2 Fill in the report or file number of the report you want to dispute. You can usually find this information in the top right corner of your credit report.
- 3 Attach a complete copy of your original dispute letter. And, remember to keep a copy of your follow-up letter for your records!