

## Credit Dispute Letter

Date: Put the date you are sending the letter

Equifax Credit Information Services Inc.  
P.O. Box 740241  
Atlanta, GA 30374

TransUnion LLC  
Consumer Disclosure Center  
P.O. Box 1000  
Chester, PA 19022

Experian  
National Consumer Assistance Center  
P.O. Box 2002  
Allen, TX 75013

Re: Credit report error

Dear Sir or Madam:

I have obtained a recent copy of my credit report and discovered it contains inaccurate information. The credit report is in my name (**LIST FULL NAME HERE**) and Social Security number (**LIST SSN NUMBER**) and is maintained by your agency (**NAME OF BUREAU**).

You will find a copy of this credit report enclosed, with the inaccurate data highlighted in yellow and/or circled in red (Use one method or both). The following information that I have highlighted/circled is wrong because the report states that: (**LIST THE INACCURACY**). This is not the case because (**LIST REASONS WHY THE LISTING IS WRONG**).

(If you are dealing with a billing error, make sure you list the creditor's name and account number that lists the inaccurate data.)

Please investigate this matter with (**LIST CREDITOR HERE**) and correct and delete these disputed items from my credit report.

In addition, please make this letter a permanent part of my credit record.  
If you have any questions about this request or the disputed credit information, you can call me at (**LIST PREFERRED CONTACT NUMBER: WORK, HOME, CELL**).

Thank you for your prompt attention in this matter.

Sincerely,  
Your Signature  
Your Printed or typed name  
Your Address  
City, State and Zip Code

Your Social Security Number  
Your contact number  
Encl: credit report