

Sample Letter for Disputes

Date _____

(Name of Credit Agency, ie: Equifax)

Attn: Consumer Affairs

Street Address

City, State, Zip

Ref: _____ (Type your social security number here)

My name is _____ and my address is _____.
_____. I am writing this letter to (dispute entries) or (make
corrections) on my Credit Report.

On the attached report (attach a copy of your credit report with highlighted entries that
correspond to your complaint), entry # _____, account # _____ (you will
obtain these #'s from your report) is a disputed/incorrect item.

(At this point, you will need to write a detailed account of events to build your case on
why the entry should be removed or corrected. Please attach all pertinent
correspondence/proof you may have to substantiate your claim).

(include at the close of your letter)

I would appreciate your investigation and correction of the information on my credit
report. I am aware that under the "Fair Credit Reporting Act", I should receive a
response in approximately 30 days after the receipt of my request. Once changes have
been made, I am also requesting a copy of my updated/corrected credit report.

If you have any questions or need additional information, please contact me at (phone #)
or send correspondence to (address).

Thank you for your assistance in this matter.

Sincerely,
