

How do you write a credit dispute letter?

This Credit question was last updated on September 13, 2003, at 1:36 pm. [Popularity](#) in [Credit FAQ](#): 111.

- **Question by anonymous** asked on September 13, 2003, at 00:00 am.

How do you write a credit dispute letter?

- **Answer by anonymous** contributed on September 13, 2003, at 00:00am. Last updated on November 20, 2003, at 5:12pm.

In order to [correct an error in your credit report](#), you need to inform the [reporting agency](#) in writing what information you believe is an error or is incomplete. Below is a sample credit dispute letter.

Sample Credit Dispute Letter

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of [Reporting Agency](#)

Address

City, State, Zip Code

Dear Sir or Madam:

[Terms of Service](#)

Can you help answer other people's questions? You don't need to be an expert. Please sign up for [e-mail updates about new Credit questions](#) that are asked in this room.

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 charge card 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.

Sincerely,
Your name

Enclosures: (List what you are enclosing)

[This answer is based in information published by the Federal Trade Commission.]

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If you see inappropriate content please e-mail us at FAQFarm@despammed.com. Include the URL of this page. Thank you!

Participation

Interaction is what our "question and answer co-op" is all about. Thank you for participating.

Recommend 'How do you write a credit dispute letter?'

This question has a popularity ranking of 111 in the [Credit FAQ](#). Click here if you would [recommend "How do you write a credit dispute letter?"](#) to other readers who are interested in Credit.

This is entirely subjective. It's our method of enabling you to vote whether you think other FAQ Farm readers will be interested in this question in relation to other questions in the Credit FAQ. The questions with the most votes go to the top of the FAQ.

So, if you found this useful, or think that other readers will find it useful, please click on the link above. Thanks.

Answer 'How do you write a credit dispute letter?'

Please click here to [contribute an answer to the question, "How do you write a credit dispute letter?"](#).

You don't need to be an expert to answer someone's question. Perhaps you can just help point them in the right direction. It is much appreciated!

Follow-up to 'How do you write a credit dispute letter?'

Click here to [clarify the original question or ask for more information](#). Follow-ups should be closely related to the intent of the original question and fit within the Credit FAQ.

Suggest changes

We need help transforming our open, interactive forums into useful FAQs.

- Could this question or answer could be worded better? How would you write it?
- Is another question in the [Credit FAQ](#) basically the same as this one? Which one should be removed? Or how should they be combined?
- Do you see something misleading, offensive, or commercial? What would you delete?

Please e-mail your suggested changes to FAQfarm@despammed.com. Be sure to include the URL or text of the question so we can find it. Thanks!

Ask a new Credit question

Click here to [ask a new question](#) for the [Credit FAQ](#). If you have a [question about another topic](#), click here.

Contact anonymous

If you have something to say that would only be

of interest to the person who posted the original question, try contacting them privately. If anonymous left an e-mail address, here it is:

We insert random characters into e-mail addresses to make them harder for spammers to steal. Spammers use "spiders" to crawl the Web looking for e-mail addresses to grab. Since you're a human being, not an automated spider, you can easily obtain the real address by removing the text that says "ThisIsToPreventSpam-XYZ-RemoveThis." — including the random number XYZ and the period at the end. For example, (FAQfarm@ThisIsToPreventSpam-123-RemoveThis.despammed.com) becomes FAQfarm@despammed.com.

Thank you for participating in the FAQ Farm question & answer co-op!

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