

Sample Credit Report Dispute Letter

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item (identify items(s) disputed by the name of the source, such as creditors or tax court, and identify the type of item, such as credit account, judgment, etc.) 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 it.

(Use this sentence if applicable and describe any enclosed documentation, such payment records and court documents)

Enclosed are copies of documents supporting my position. Please reinvestigate (these) matter(s) and (deleted or correct) the disputed item(s) as soon as possible

Sincerely,

Your Name

Enclosures: (List what you are enclosing)