

SAMPLE LETTER TO CREDIT BUREAU DISPUTING INACCURATE INFORMATION

Date:

Certified Mail, Return Receipt Requested

Number of the Certified Mail Receipt [as shown on the Certified Mail slip provided by the United States Postal Service]

[Name of credit reporting agency]

[Address of credit reporting agency]

Re: Your legal name, current address, social security number, date of birth, and current address

Dear Sir or Madam:

Enclosed is a copy of my (describe identifying document(s) which prove your identity, i.e. driver's license, government picture identification card) which proves my identity.

I am writing to dispute the following information in my file:

List each debt with name on credit report, amount, type of item, such as revolving credit, lien, etc.

Please be advised that the item(s) being reported is/are not accurate because (describe why inaccurate, i.e. not my debt, paid off, never paid late, etc.)

Please delete this item (or if another correction is needed, specify here), as soon as possible.

If you have documentation which verifies what you are saying, i.e. canceled check or invoice showing zero balance, etc., add this sentence:

I am enclosing a copy of (describe proof) which verifies that this debt is (describe position).

Thank you for assisting me in this matter.

Sincerely,

Your name

Enclosures: (List each document that you enclose)