

SAMPLE LETTER TO FURNISHER/CREDITOR 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 Furnisher/Creditor]

[Address of Furnisher/Creditor]

Re: Your legal name, current address, social security number, date of birth, and current address
Erroneous report to credit bureau on (describe account #, amount being reported as owed, type of debt)

Dear Sir or Madam:

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

I am writing to request that you immediately contact Equifax, TransUnion, and Experian to correct information being wrongfully reported concerning the above-referenced item.

This item is (explain how or why the item is being inaccurately reported here, i.e. not mine, was paid off.)

If you have documentation that supports your position, enclose a copy and include this sentence:

I am enclosing a copy of (describe documentation, i.e. police report showing identity theft, paid invoice, bankruptcy order discharging debt).

I appreciate your immediate attention to this matter. .

Sincerely,

Your name

Enclosures: (List each document that you enclose)