

SAMPLE DISPUTE LETTER TO CREDITOR

Instructions:

Use this sample to draft a letter when disputing errors on your credit report directly with creditors.

Your letter should clearly identify each item in your report you dispute, state the facts and explain why you dispute the information, and request that it be removed or corrected. You may want to enclose a copy of your report with the items in question circled.

Send your letter by certified mail, "return receipt requested," so you can document what the credit reporting company received. Remember to include copies of the applicable enclosures and save copies for your files.

Sample Dispute Letter Starts Below:

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Date]

Complaint Department

[Company Name]

[Street Address]

[City, State, Zip Code]

Re: Credit Report inaccuracies

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item **[identify item(s) disputed by name of source, such as creditors or tax court, and identify 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 removed **[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 and 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

