

Sample Dispute Letter to a Credit Reporting Agency

(Your Name)
(Your Address)
(Your City, State, Zip Code)

(Date)

(Complaint Department)
(Name of Credit Reporting Agency)
(Address)
(City, State, ZIP Code)

Dear Sir or Madam:

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 credit 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 signature here)

Enclosures:
(List what you are enclosing)