**Tips for Disputing Inaccurate Information on your Credit Report:**

* **Be Clear and Concise**

Use simple language to explain your dispute. Do not try to use extra formal language. Get to the point.

* **Tell your story!**

The more information that you provide, the better. As long as it is relevant, include details in your own words that support your case.

* **Provide Documentation**

Provide a copy of the credit report that lists the information that you would like to dispute. Include any other materials (cleared checks, receipts, statements) that help to support your case.

* **Send your Dispute Letter by Certified Mail:**

**to one or all of the following agencies:**

* **Equifax**

P.O. Box 740256,

Atlanta, GA 30374

* **TransUnion**

2 Baldwin Place

P.O.Box 2000

Chester, PA 19022

* **Experian**

P.O. Box 2002

Allen, TX 75013

* **Keep Copies**

Keep records of your correspondence with all creditors, as well as the disputes that you submit.

* **Follow up!**

Agencies have 30 days to respond to your claim. **If they do not respond within 30 days, call them, or send another letter.**

|  |  |  |
| --- | --- | --- |
| **Disputed Acct.** | **Date sent** | **Follow-up date** |
|  |  |  |
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SAMPLE DISPUTE LETTER Today's Date

Your Full Name  
Current Address  
Current Phone Number

Attention: {insert credit reporting agency name/address}

Dear {credit reporting agency}

This letter is a request to correct inaccurate information contained in my credit file. The item(s) listed below is/are completely (insert appropriate word(s) {inaccurate, incorrect, incomplete, erroneous, misleading, outdated}). I have enclosed a copy of the credit report your organization provided to me on {insert date of report here} and circled in red the item(s) in question.

**Line Item:** {insert name of creditor, account number or line item number)

**Item Description:** (this info is found on your credit report)

**Requested Correction:** (describe exactly what you want. If you want an item deleted say so and explain why. If you want an item corrected or updated, provide the correct information such as names, dates, amounts and so forth and any evidence to support your claim).

In accordance with the federal Fair Credit Reporting Act (FCRA), I respectfully request you investigate my claim and, if after your investigation, you find my claim to be valid and accurate, I request that you immediately {delete, update, correct} the item.

Furthermore, I request that you supply a corrected copy of my credit profile to me and all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes. Additionally, please provide me with the name, address, and telephone number of each credit grantor or other subscriber that you provided a copy of my credit report too within the past six months.

If your investigation shows the information to be accurate, I respectfully request that you forward to me a description of the procedure used to determine the accuracy and completeness of the item in question within 30 days of the completion of your re-investigation as required by the Fair Credit Reporting Act.

I thank you for your consideration and cooperation. If you have any questions concerning this matter I can be reached at (insert daytime phone number including area code).

Sincerely,

Signature   
Your Printed Name