



PEOPLE HELPING PEOPLE FINANCIAL COACH PROGRAM

Disputing Erroneous Credit Report Information

What Should I Include in a letter disputing errors on a credit report?

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.

Use the sample letter on the next page to help draft your own letter.

For more helpful information, visit:

www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports

<Your Name>
<Your Address>
<Your City, State Zip>
<Date>

Compliant Department
<Company Name>
<Company Address>
<Company City, State Zip>

Re: Account Number XXXX-XXXX-XXXX-XXXX

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>

Enclosures: <List what you are enclosing.>