

**Today's Date**

**Your Full Name**

**Current Address**

**Current Phone Number**

**Attention:** {insert credit reporting agency name}

{add CRA address here}

**Dear** {credit reporting agency}

**This letter is a formal 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below is/are completely** (*insert appropriate word(s)* {inaccurate, incorrect, incomplete, erroneous, misleading, outdated} ).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 my credit report received on** {insert date of report here} **and highlighted and numbered the item(s) in question. Below are my requested corrections to each incorrect item in order as shown on the attached credit report. I have attached a marked copy of my credit report to assist your investigation. In addition, I have included** (list the copies of account records, statements, and communication records).

First list any personal information that is reporting inaccurately, and the correct information you want reported, such as:

**Your name, spouse's name, Social Security number, birth date**

**Current and previous addresses**

**Current and previous employers**

Then list each account in order as shown on your credit report with your highlighted corresponding number as listed below:

**Company Name**

**Account #**

**Explanation** (keep brief and to the point)

**Courthouse or Collections agency**

**Case number for courthouse records only**

**Explanation** (keep brief and to the point)

**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 15 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).**

**I certify that all information is true and factual**

**Signature**

Your Printed Name and signature

*Tip: When filing a dispute via mail, please be sure to make copies of everything you send to each bureau (you keep the originals) and send certified mail so you can confirm date of receipt.*

## Bureau Contact Information for mail and online disputes.

### **Equifax**

Equifax Information Services, LLC

P.O. Box 740256

Atlanta, GA 30374

[https://www.ai.equifax.com/CreditInvestigation/jsp/ECC\\_Dispute\\_Login.jsp](https://www.ai.equifax.com/CreditInvestigation/jsp/ECC_Dispute_Login.jsp)

### **Experian**

Experian

PO Box 9701

Allen, TX 75013

<http://www.experian.com/disputes/main.html>

### **TransUnion**

2 Baldwin Place

P.O. Box 2000

Chester, PA 19022

1-800-916-8800

<http://www.transunion.com/corporate/personal/creditDisputes/submitDispute.page>