

LETTER OF DISPUTE EXAMPLE

(Today's Date)

TO: (NAME OF CREDIT REPORTING AGENCY)

ATTN: Consumer Relations

RE: (Your Name)
(Address)
(Telephone)
(Social Security Number)
(Date of Birth)

I recently obtained a copy of my credit report and found (an) item(s) to be in error. Please begin an immediate investigation of the item(s) listed below and highlighted on the attached copy of my credit report.

Identified errors (List errors and provide an explanation)

1. (Merchant Name) (Account Number) (Date Reported)

(Insert your own explanation of the error. The following is an example:

A collection is reported on my ABC Company account (account number 1234-4576-9999) on 6/1/04. Please see the attached copy of my returned check indicating the payment of this bill in May 2004. I have sent a similar letter and copy of this check to the ABC Company so that they will correct their records. Please remove any unverifiable or inaccurate information from my credit file. Please send me a new copy of my credit report at the conclusion of your investigation.)

Thank you for your help and prompt attention to this matter.

Respectfully,

(Your Signature)
(Your Name Typed)