

CREDIT DISPUTE LETTER TO DATA FURNISHER

Note: This PDF is largely for educational purposes **because you need to edit it.**

To edit it:

1. Open it in Microsoft Word, or your word processing software of choice.
2. It may be faster to [download the Microsoft Word version of this document.](#)
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**[Full name] [Account number of the credit account you're disputing] [Your address]
[Your date of birth] [Optional: Social Security number or driver's license number]**

[Data furnisher's name] [Furnisher's address]

[Date]

Re: Disputing error(s) on credit report

I am writing to request the investigation and correction of the following information that appears on my **[name of credit bureau: Equifax/Experian/TransUnion]** credit report. The credit report number is **[credit report number]**.

I wish to dispute information relating to account number **[account number]**. The name and address for the account are as follows:

[write the account holder name(s) and address(es)]

The **[date opened/date of last activity/date of status/other relevant date]** for this account is **[write the associated dates]**.

The problems with this account are as follows.

**[Provide an explanation of the disputed item(s) and correction(s) required]
[Repeat for all disputed information originating with this furnisher]**

I have enclosed additional documentation to support my claim, including **[describe any additional documentation]**.

Please find attached a copy of my credit report with the accounts in question highlighted.

I thank you for your assistance and look forward to hearing back from you.

Sincerely,

[Your Name]

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3. Locate the PDF file on your computer. NOTE: It may be in the Download folder of your computer or directly on your Desktop.
4. Select the file and click Open.
5. If you're using a previous version of Word, you may receive a prompt stating "Word will now convert your PDF to an editable Word document." Otherwise, this process will be handled automatically.
6. Select OK
7. Replace the details of this document with your own information.
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10. You're all done!

This item may be damaging your credit score and making it difficult for you to access a loan or credit card. Learn [how to improve your credit score](#) to regain access to credit.

If debt collectors are causing you hardship, learn more about your legal rights under [the Fair Debt Collection Practices Act \(FDCPA\)](#).

For more information on how to deal with debt collectors or handle negative items on your credit report, read these articles:

- [How to Dispute an Item on Your Credit Report](#)
- [How to Pay a Debt in Collections](#)