

CREDIT DISPUTE LETTER

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

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[Full name]

[Credit report number]

[Identifying information requested by company, typically including:

- Date of birth
- Address
- Telephone number]

[Return address if different from your registered address on your credit report]

[Optional: Social Security number or driver's license number]

[Address of the credit bureau—one of the following:

Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374

Experian, P.O. Box 4500, Allen, TX 75013

TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016]

[Date]

Re: Disputing error(s) on my credit report

Dear [Equifax, Experian, or TransUnion],

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 file the following disputes:

Dispute 1

I wish to dispute incorrectly reported personal information.

[Thoroughly describe the errors that you want corrected, e.g., incorrect name/address/date of birth]

Dispute 2

I also 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]** of the account is **[write the date(s)]**.

The problem with this account is as follows.

[Provide an explanation of the disputed item(s) and corrections required]

Dispute **[number]**

[Explain any further disputes you wish to file, if applicable]

As additional documentation to support my claim, I have enclosed **[describe any additional documentation that you are providing]**.

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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2. Go to File > Open
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.
8. When you're done editing the PDF, select File > Save.
9. Choose the location where you would like to save your file and click Save.
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](#)