

REPOSSESSION DISPUTE LETTER TO CREDIT BUREAU

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

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[Your 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]

[Date]

[Credit bureau's address—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]

Re: Disputing a repossession on my credit report

Dear [Equifax, Experian, or TransUnion],

I am writing to request the investigation and correction of a repossession that appears on my credit report. The credit report number is **[report number]**. The repossession is listed under account number **[account number]**, and the account was opened on **[opening date]** with **[name of company or lender/creditor]**.

This repossession is **[inaccurate/incomplete/obsolete]** because **[describe which information is inaccurate or incomplete, or state that the repossession is more than seven years old]**. I am requesting that the item **[be removed or otherwise changed]** to correct the information.

I have enclosed copies of my credit report with the disputed information highlighted. I have also attached **[any other supporting documents, such as payment records and court documents]** to support my dispute.

Please reinvestigate this repossession, and **[delete/correct]** it as soon as possible. Thank you for your attention to this matter.

Sincerely,

[Your Name]

Enclosures: **[List documents you are enclosing, e.g., a copy of your credit report]**

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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.
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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](#)