

# REPOSSESSION DISPUTE LETTER TO LENDER

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[Your full name]

[Repossession account number]

[Your address]

[Date]

Re: Disputing a repossession on my credit report

To whom it may concern,

I am writing to request the investigation and correction of a repossession that appears on my **[name of credit bureau: Equifax/Experian/TransUnion]** consumer report. The repossession is listed under account number **[account number]**, and the account was opened on **[opening date]**.

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 enclosed **[any other supporting documents, such as payment records and court documents]** to support my dispute.

Please reinvestigate the matter and contact **[Experian/Equifax/TransUnion]** to inform them that the disputed repossession should be **[deleted/corrected]** as soon as possible. Thank you for your time and attention.

Sincerely,

**[Your Name]**

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