2018 07 07 Sample letter

**H1 Dispute credit report errors with a simple, effective letter**

Effectively getting your dispute in front of the Big Three credit reporting bureaus, as well as the creditor associated with the alleged error, is the key first step in correcting an error, or errors, on your credit report. Below is a sample letter to get you started.

Why a letter? It allows you to be complete, rather than be restricted to the bureau’s online template. It gives you a record backed by a government agency (as you shall see) that you not only initiated a dispute, but when it happened.

Most of all, you send a letter because it is the best way to make your case. By sticking with any bureau’s online form, you may inadvertently waive some of your rights under the Fair Credit Reporting Act. Fixing reporting errors is serious business; make sure you tackle the task with the appropriate gravity.

Incidentally, there is nothing wrong with a credit dispute letter that is handwritten, although there is serious doubt that handwritten letters still get more personal attention than those typed and printed, as they did before the Great Recession.

Before you begin, organize your argument. Have the evidence of the error (bank statements, credit card or loan statements, credit report, confirmation email, and so on) copied and at the ready for reference. You want to make it as easy as possible to confirm the information on your credit report is in error.

Next, be calm. However alarming the error is to you, using anything but courteous professional language in your letter will be counterproductive. In other words, avoid profanity and combative, threatening phrases. Such aggressiveness will not help, and it might hurt.

Besides, you will be addressing someone who has the job of investigating claims of error (whom you want on your side, or at least neutral); do not confuse working under the same corporate umbrella with being responsible for the inaccuracy in your report.

**H2 Here’s that letter**

Now you’re ready. Here’s that sample letter. Use it to your advantage; send a letter and copies of your supporting documentation even if you filled out a dispute form online. You want the record to be as complete as possible.

**[Date]**

**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

Complaint Department

**[Company Name]**
**[Street Address]**
**[City, State, Zip Code]**

Dear [Name of the company]:

A recent review of my credit report turned up information I believe is inaccurate. Please refer to the attached report, where I have circled the item(s) I am disputing and describe below.

Item 1: [***Identify item(s) disputed by name of source, such as creditors or tax court, and identify the type of item, such as credit account, loan agreement, judgment, or other***] is [***inaccurate or incomplete***] because [***describe what is inaccurate or incomplete and why***]. I request that the item be [***removed, updated, or other suggested change***] to correct the information.

[If you have additional items to dispute, list them Item 2, Item 3, Item 4, and so on, using the format in Item 1.]

Please see copies, attached, of [***use this statement if you have bank statements, canceled checks, email confirmations, or other evidence***] supporting my position.

Please investigate this [***these***] matter[***s***] and [***update, delete or correct***] the disputed item[***s***] as soon as possible.

Sincerely,

Your name

Enclosures: [***List the documents you are enclosing, including the credit report with the circled items.***]

**H2 Wrapping it up**

Remember, you’re sending copies, not originals. Send the letter and enclosed copies certified mail, return receipt requested. That way you can document the credit bureau received your letter, and when. File that receipt with your copy of your letter and the originals of your supporting evidence.

Credit bureaus have 30 days to investigate disputed information, and five days to report their findings. Make a note on your calendar 30 days from the date of the return receipt so you’ll be alert for news on your dispute.

Here’s where you’re sending your letter (depending on which reporting agency has the inaccuracy).

**Equifax Dispute Address**

Equifax

P. O. Box 740241

Atlanta, GA 30374-0241

**Experian Dispute Address**

Experian

2220 Ritchey

Santa Ana, CA 92705

**TransUnion Dispute Address**

TransUnion

P. O. Box 1000

Chester, PA 19022

**Sources**

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