

Sample Letter for Disputing Inaccurate Information

Date

Your Name

Street Address

City, State, Zip

Name of Credit Bureau

Street Address

City, State, Zip

To: Customer Service Dept.

I have reviewed a copy of my credit file as it is maintained by your organization. Unfortunately, I have discovered that some of the information contained therein is inaccurate. The purpose of this letter is to ask that you initiate an investigation immediately regarding this inaccurate information. The inaccurate entries are as follows:

List here the name of the creditor who is the source of the entry.

List the creditor code here.

List the account number here.

Describe the inaccuracy here.

In accordance with the provisions of the Fair Credit Reporting Act, I expect to be advised of the results of this investigation within 30 days. Furthermore, in accordance with the same Act, I expect that the information will be removed if it cannot be verified. Once your investigation is complete, please send me an updated copy of my credit report.

Thank you for your assistance in this matter.

Sincerely,

Your signature

Your typed name

Your Social Security number

Your date of birth