

Sample Letter for Disputing Negative Information that is Accurate and Not Yet Outdated

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. My copy of this credit file contains the following entries which I would like to have re-verified at once:

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

List the creditor code here.

List the account number 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