

# Sample Dispute Letter

**Instructions:** This is a sample dispute letter that you will send to the three major credit reporting bureaus for disputing negative information on your credit report. Specific words to use in your credit dispute letter include: erroneous, outdated, misleading, or unverifiable. Merely explaining the reason a debt was not paid might not constitute a dispute and does not always compel the credit reporting agency to re-investigate or accept your written dispute letter and statements. This letter should be written as follows:

Today's Date

Full Name  
Current Address  
Current Phone Number

Equifax Credit Information Services [Experian](#) or [Trans Union](#)  
P.O. Box 105873  
Atlanta, GA 30348

Dear Credit Bureau,

This letter is a formal request to correct inaccurate information my credit file maintained by your organization. The item listed below is completely (*Select the appropriate word(s) {inaccurate, incorrect, incomplete, erroneous, misleading, outdated} and insert here*) and is a very serious error in reporting.

Line Item: {insert name of creditor, account number or line item number, and item description here} (*found on your credit report*) Additionally, I have enclosed a copy of a credit report your organization provided to me on {insert date of report here} and circled the item described above.

Under the federal Fair Credit Reporting Act, Credit Reporting Agencies are required to maintain and report only 100% accurate credit information and to investigate any claims of inaccuracy within 30 days of receiving such a claim. I respectfully request you investigate my claim.

If after your investigation, you find my claim to be valid and accurate, I request that you immediately {delete, update, correct} the item and supply a corrected credit profile to me and all creditors who have received a copy within the last 6 months, and the last 2 years for employment purposes. Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

If your investigation shows the information to be accurate, I respectfully request that you provide me with proof of the accuracy of the item in question, specifically any contract, note or other instrument bearing my signature. Additionally, within 15 days of the completion of your re-investigation, please forward to me a description of the procedure used to determine the accuracy and completeness of the item in question.

Sincerely,

Signature  
Printed Name