

Certified Mail — Return Receipt Requested

[Your Name]
[Your Address]
[Your Address]

[Date]

[Credit Bureau Name]

[Credit Bureau Address -- you should get address for dispute from your report - it varies]

Re: **Dispute and Request for Reinvestigation**

Credit Report of [Your Name]

Credit Report No. [Credit bureaus's report no. / file no. / confirmation no.]

Social Security No: [Your Social Security Number]

Current Address: Same as above address [unless different – your current address]

To Whom It May Concern:

I am writing to dispute and request that you reinvestigate and correct inaccurate information that is contained on my credit report dated [Date of report], report number [Credit bureaus's report no. / file no. / confirmation no.].

On that report the following account[s] [and/or other items, as applicable] contain[s] incorrect and false information: **[List incorrect accounts and other items, explain why they are incorrect, and describe and attach any supporting documentation (staple copies to letter)]**

1. [Name and acc't no. of item on the report — exactly as it appears on your report, not necessarily the same as in your records.]

You report the following inaccurate information:

! [List each part of the information that is inaccurate]
!

This item is inaccurate for the following reasons:

! [List each reason why it is inaccurate]
!

! **[If you never had any account with this company:]** I did not have any dealings with any business named “_____” during that period of time.]

I have enclosed the following documents showing that it is inaccurate.

! [List each document you are sending to show why it is inaccurate]
!

2. [Repeat for any additional items, including any incorrect personal information]

This information is false and inaccurate. I value my good credit. This inaccuracy may impair [or, if applicable: has impaired] my ability to obtain credit and may affect [or, if applicable: has affected] my ability to get another job in my chosen field. [If applicable: This information has caused confusion when I apply for credit and denials of credit I have applied for.

Add any other detrimental effects, for example, credit granted at a higher interest rate, loss of a job, lowered credit limit, etc.] I demand that this inaccurate information be removed from my credit report and that you delete and suppress it immediately.

Additionally, please send copies of [Names of any companies whose entries you disputed]'s answer to this request for reinvestigation and the proper corporate name of any individual or corporation who reported this erroneous information on my credit report.

Enclosed is a photocopy of my driver's license to identify me. My date of birth is [*give your birthdate*].

My previous addresses during the last five years have been: [*List all addresses for last 5 years*].

Very Truly Yours,

[*Sign your name here*]

[*Your Name - typed or printed*]

[***Keep copies of all documents you enclosed with your copy of the letter you send***]