Credit Report Dispute Letter

Sent directly to a credit reporting company (Equifax, Experian, or TransUnion)

Date

YOUR INFORMATION

Your Full Name

Your Mailing Address

City, State, ZIP

Phone (optional)

CREDIT REPORTING COMPANY

Company Name

Company Mailing Address (from your credit report)

DISPUTED ITEM

Account / Item Name

Account Number (if known)

To Whom It May Concern:

I am writing to dispute the following information in my credit file. I have identified the item(s) I dispute below and am requesting that it be corrected or removed.

REASON FOR DISPUTE

CORRECTION YOU ARE REQUESTING

Please investigate this matter and correct or remove the disputed information as required under the Fair Credit Reporting Act. Enclosed are copies of documents supporting my position.

Sincerely,

Signature

Printed Name

Enclosures (list documents attached)

ReliefGuardian

How to Use This Credit Report Dispute Letter

When to Use It

Use this letter when you believe something on your credit report is inaccurate or incomplete, and you're disputing it directly with the credit bureau. Review each field carefully and adapt it to your situation before sending.

Step-by-Step Instructions

1. Identify the specific account or item you're disputing and gather your supporting documents.
2. Fill in the credit reporting company's name and address exactly as shown on your credit report.
3. Clearly state what information is incorrect and what correction you are requesting.
4. Attach copies (never originals) of your supporting documents.
5. Send by a method that provides delivery confirmation, and log the date.

Supporting Documents Checklist

- [ ] Copy of the credit report page showing the error
- [ ] Statements or correspondence supporting your position
- [ ] Any prior communication about this account
- [ ] Identification documents, if requested

What to Do With It Once Complete

Mail this letter with copies of your supporting documents to the credit reporting company, and use the Dispute Tracking section below to follow the investigation timeline.

Dispute Tracking

Use this section to log your dispute after you send it. Keep it for your own records — it is not part of the letter and should not be mailed.

______________________	______________________
Date Sent	Method of Delivery
______________________	______________________
Response Deadline (per bureau)	Result Received

Important

Keep this letter separate from the Furnisher Dispute Letter — they go to different recipients and follow different processes.

Related guide: How to Dispute a Credit Report Error
https://www.reliefguardian.com/consumerrights/fcra