Credit Report Dispute Letter — Information Furnisher

Sent directly to the company that reported the information to a credit bureau (your original creditor or a collector), not the bureau itself.

DATE

YOUR INFORMATION

YOUR FULL NAME

YOUR MAILING ADDRESS

CITY, STATE, ZIP

PHONE (OPTIONAL)

FURNISHER INFORMATION

FURNISHER NAME

FURNISHER MAILING ADDRESS

ACCOUNT NUMBER (IF KNOWN)

To Whom It May Concern:

I am writing to dispute information you reported to a consumer credit reporting agency regarding the account referenced above. I believe this information is inaccurate or incomplete.

DESCRIPTION OF DISPUTED INFORMATION

CORRECTION OR INVESTIGATION REQUESTED

Please investigate this matter and correct or remove the disputed information as required under the Fair Credit Reporting Act. I have enclosed copies of documents supporting my position, where applicable.

Sincerely,

SIGNATURE

PRINTED NAME

This is a general-purpose template for your own use. It is not a substitute for legal, financial, or tax advice.

ReliefGuardian

How to Use This Credit Report Dispute Letter — Information Furnisher

When to Use It

Sent directly to the company that reported the information to a credit bureau (your original creditor or a collector), not the bureau itself.

Step-by-Step Instructions

1. Identify the furnisher — the company that supplied the disputed information to the credit bureau.
2. Describe the disputed information clearly and explain why you believe it is inaccurate.
3. State the correction or investigation you are requesting.
4. Attach any supporting documentation.
5. Send by a method that provides delivery confirmation and track the response.

Supporting Documents Checklist

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

What to Do With It Once Complete

Mail this letter directly to the furnisher (not the credit bureau), along with copies of your supporting documents, and use the Dispute Tracking section below to follow up.

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	RESULT RECEIVED

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

Related guide: **How to Dispute a Credit Report Error** — https://www.reliefguardian.com/consumer-rights/fcra

Last Verified: August 2026 | This resource is for general educational purposes and is not legal, financial, or tax advice.