

Sample Credit Dispute Letter

[Date]

[Your Name]
[Your Address]
[Your City, State, Zip Code]

Dispute Department
[Name of Credit Reporting Agency]
[Address]
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute information on my credit report. The items I wish to dispute are listed below and also highlighted on the attached copy of my credit report

[List the items that you feel are inaccurate including the type of accounts, names of the financial institutions, and full or partial account numbers. Include what changes you feel should be made.]

Enclosed are copies of [payment records, credit report, letters from the creditor, court documents, etc.] supporting my dispute. Thank you for investigating this matter.

Sincerely,

[Signature]
[Your full name]
[Date of birth]
[Social Security number]

Enclosures: (List what documents are enclosed with your letter)