

When disputing errors on your credit report it is important to document the date of your actions and what took place. If you made a call, noting the person's full name you speak with and what they said to you can help if you have to take your case to court.

Send your letter by certified mail, "return receipt requested," so you can document the credit bureau received your request. Remember to include copies (NOT originals) of the applicable enclosures and save copies of your dispute letter(s) and enclosures for your files.

Sample Dispute Letter

[*Your Name*]

[*Your Address*]

[*Your City, State, Zip Code*]

[*Date*]

Complaint Department

[*Company Name*]

[*Street Address*]

[*City, State, Zip Code*]

Dear [*Company Name*]:

I am writing to dispute the following information in my file. I have [*circled/highlighted*] the items I dispute on the attached copy of the report I received.

This item [*identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.*] is [*inaccurate/incomplete*] because [*describe what is inaccurate or incomplete and why*]. I am requesting that the item be [*removed or request another specific change*] to correct the information.

Enclosed are copies of [*use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents*] supporting my position. Please reinvestigate [*this/these*] matter[s] and [*delete/correct*] the disputed item[s] as soon as possible.

Sincerely,

Your name

Enclosures: (list what you are enclosing)