

[Your name]  
[Account Number at company, if available]  
[Date of birth or other identifying information requested by company]  
[Your return address]  
[Date]

[Company Name]  
[Company address for receipt of direct disputes]

Re: Disputing error[s] on credit report

Dear [Name of company],

I am writing to request a correction of the following information that appears on my [Equifax, Experian, TransUnion] consumer report:

Dispute 1 [*These are examples. Pick the ones that apply to your credit report.*]

- **Account Number or other information to identify account:** [Insert account number or other information such as account holder names and past addresses. *This is especially important if you have had multiple accounts with the same company.*]
- **Dates associated with item being disputed:** [Insert the date that appears on your report. This helps ensure that the correct account is identified by the company and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.]
- **Explanation of item being disputed:** [Insert a detailed explanation of why the information is inaccurate. Choose one of the choices below if it fits, or add your own description.]
  - The report shows I currently owe money to your company that I have already repaid. [Give details about when you paid, and attach a copy of any proof that you have.]
  - The date of first delinquency on my report is not accurate. [Give details about delinquency status, including payment history.]
  - My student loan shows a period of delinquency when I was actually in an income-driven repayment plan. [Provide documentation, including copies of your billing statements.]
  - I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the [FTC identity theft affidavit](#) describing the identity theft.]
  - Other [Describe what is wrong with the report. You may include copies of any additional supporting documentation that you have.]

Dispute 2 [*Continue numbering for each disputed item on your report and include the same information*]

[*Include the following sentence if you are including a copy of your credit report or other supporting documentation. "I have attached a copy of my report with the accounts in question circled."*]

Thank you for your assistance.

Sincerely,

[Your name]