

Date

Your Name  
Mailing Address  
City, State, Zip

**Re: Disputing Inaccuracies on My Credit Report**

Name of Credit Reporting Bureau  
(see our [fact sheet 6](#) for addresses)  
Mailing Address  
City, State, Zip

Dear Sir or Madam:

I am writing for two (2) reasons:

1. To dispute certain information in my credit file; and
2. To have you investigate/re-investigate and remove inaccurate information from my Credit Report and prevent its re-insertion. The item(s) I dispute are encircled on the attached copy of the credit report and further identified by *(identify the items by name of source, such as creditor or tax court, etc. and identify type of item, such as credit account, judgment, etc.)* This item is (inaccurate or incomplete) because *(describe what is inaccurate or incomplete and why)*. I am requesting that the item be deleted *(or whatever specific change you are requesting)* to correct the information. *(If you are enclosing documents such as copies of cancelled checks, payment records, court documents, send copies only, you should always retain the originals -- and use the following sentence.)*

Enclosed are copies of the following documents supporting my position:

- 1.
- 2.
- 3.

Please reinvestigate this (these) matter(s) and (delete or correct) the disputed items within the time frame required by the Fair Credit Reporting Act (FCRA) and inform me in writing of the outcome. Thank you for your time and consideration in this matter.

Sincerely,

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(Signature)

Your name