

Credit Report Dispute Letter Template:

Trans Union
PO Box 2000
Chester, PA 19022-2000

Experian
701 Experian Pkwy
Allen, TX 75013

Equifax
PO Box 740256
Atlanta, GA 30374

Date:

To Whom It May Concern:

I am writing to dispute the following inaccurate information that appears on my credit report. The errors which prompted this credit report dispute include: (list inaccurate items such as creditor names, account numbers, judgments, incorrect addresses or names, etc., list exactly why each item is incorrect or incomplete. See our sample disputed accounts below.)

1. _____ acct #xxxxx – Reason (e.g. not my account, this account belongs to _____, please delete from my credit report)
2. _____ acct #xxxx – Reason: (e.g.this account was included in my bankruptcy, filed in_____, please update to report a \$0 balance owed and “included in Chapter 7 bankruptcy.” Please delete any derogatory information from this acct that occurred after the date of my bankruptcy filing.)
3. _____ acct #xxxx – Reason (e.g. this account was fraudulently opened in my name, identity theft)

Please correct the following personal information about me on my credit report:

Address: 1234 South Street, Chicago, IL 60123 – *not my address, I've never lived there, please delete*

Please investigate and update these items as soon as possible.

Sincerely,

Your name
Your address
Your city, state, zip
Your date of birth
Your social security number

Enclosures: **(list any enclosed documentation, such as: proof of payment, a copy of your police report, letters from creditors, bankruptcy paperwork, etc.)**