

Sample Dispute Letter

Here is a format of a dispute letter requesting that the items be re-investigated and appropriate action taken by the credit bureau. The important thing to remember is to include very specific information on both the item from the credit report and your reasons for disputing the information.

Date
Full Name
Your Address
City, State, Zip Code

Complaint Department

Credit Bureau Name
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my credit file. I have circled 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 or 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.

I have attached copies of (describe any documents attached) supporting my dispute.

Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,
Your name

Attachments: (List of items attached.)

You can now file disputes online. This can expedite your request and give much faster results. We suggest you print out a copy for your records if you do file your disputes online.

Always try and include a copy of the Credit Report, circling the item in dispute. This makes it much easier for the Credit Bureau to accurately request the information necessary.

Get Our Free 30 Day Credit Repair Guide Today!

<http://www.newcleancredit.com/resources.shtml>