

Credit Report Dispute Form

Found inaccuracies in your report? If so, use this form to contact the credit bureau (Experian, Equifax, or TransUnion) supplied the information. Simply follow the instructions provided, then mail the form to the appropriate credit bureau.

Instructions

- 1) Write the name and account number of the creditor in question under the Item in Dispute section.
- 2) Write in the reason for your dispute in the Reason for Dispute section.
- 3) Sign and mail to the appropriate credit bureau.

1. Contact Information

Name: _____ Birth Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Phone: _____

2. Dispute Information

Item in Dispute

Creditor: _____ Account Number: _____

This information is inaccurate because:

- | | |
|--|---|
| ☐ This is not my account. | ☐ I have never paid late. |
| ☐ This account is in bankruptcy. | ☐ This account is closed. |
| ☐ I have paid this account in full. | ☐ I paid this before it went to collection or before it was charged off. |
| ☐ Other: _____ | |

Item in Dispute

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| ☐ Other: _____ | |

3. Sign and Mail

Signature: _____ Date: _____

Mail/call the appropriate credit bureau.

Experian
Call 1-888-397-3742 or visit

Equifax
P.O. Box 740256
Atlanta, GA 30374

TransUnion
P.O. Box 2000
Chester, PA 19022

Form For Disputing Credit Report Findings

JL Elias



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