

CREDIT REPORT DISPUTE LETTER

Date: _____

_____ (Sender Name/ Address)

(If Receiver is Equifax)

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374

(If Receiver is Experian)

Experian

P.O. Box 4500

Allen, TX 75013

(If Receiver is TransUnion)

TransUnion LLC

Consumer Dispute Center

P.O. Box 2000,

Chester, PA 19016

(If Receiver is Other)

_____ (Receiver Name/ Address)

RE: Dispute of [Credit Report Number _____]

To Whom It May Concern:

I am writing this letter to dispute certain information that is falsely listed on the credit report referenced above. The inaccurate information that appears on my credit report is as follows:

[Describe in detail the disputed item(s). Include the date and source of the item (e.g. creditor name), the type of item (e.g. credit account), what the item is and an explanation as to why the item is inaccurate or incomplete.]

[Enclosed is a copy of the credit report with the inaccurate information marked or circled.]

[Enclosed are copies of documents supporting my dispute: (describe and list the supporting documentation e.g. payment receipts, letter from lender).]



How To Dispute Erroneous Credit Report

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Committee on Banking, Finance, and
Urban Affairs. Subcommittee on
Consumer Affairs and Coinage**

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