SAMPLE DISPUTE LETTER TO BUSINESS THAT PROVIDED INFORMATION TO CREDIT REPORTING AGENCY

**Before you start writing a dispute letter to credit reporting agencies.**

* **Make copies of all documents that support your claim that the information is inaccurate or incomplete. Include receipts, bank or credit card statements and correspondence with the creditor. Send the copies (not originals) with the letter.**
* **Make a copy of your credit report. Circle the item (or items) you dispute and include it with all documentation you send to business/information provider.**
* **Send the letter by certified mail with a return receipt requested.**

**Here is a sample dispute letter.**

**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**[Date]**

Complaint Department

**[Company Name]**

**[Street Address]**

**[City, State, Zip Code]**

**Dear Sir or Madam:**

I am writing to dispute the following information that your company provided to **[name of credit reporting company] and appears on my credit report.** I have circled the items I dispute on the attached copy of the credit report I received.

This **item [identify each disputed item and your account number or another method for the information provider to locate your account]** is **[inaccurate or incomplete]** because **[describe what is inaccurate or incomplete and why]**.

I am requesting that **[company name]** have the item(s) [**removed or another specific request such as changed or updated]** to correct the information. Enclosed are copies of **[describe enclosed documents]** supporting my position.

Please reinvestigate this matter and contact the national credit reporting companies to which you provided this information to have them **[delete or correct]** the disputed item[s] as soon as possible.

Sincerely,

Your name

Enclosures: **[List what you are enclosing.]**