

## Sample dispute letter

Your name here  
Your address  
Your city & zip code

Complaint Department  
Credit bureau name  
Credit bureau ad  
City & zip code

Dear Sir or Madam:

I am writing to dispute the following information in my credit report. The item(s) I dispute are also circled on the attached copy of my credit report.

This item, (name & describe the item here), is incorrect. Your record reflects (describe the error as reported here). This is inaccurate because (explain why it is wrong here). I am requesting that the item be deleted or corrected to show the correct the information.

(If you have more than one item to dispute repeat the paragraph above)

Enclosed are copies of (name documents here) supporting my position. Please investigate the matter and delete or correct the disputed item(s) as soon as possible.

Sincerely,  
Your name here

Enclosures: (name the documents here again)