

Date: \_\_\_\_\_

From: \_\_\_\_\_ full name  
\_\_\_\_\_ street address  
\_\_\_\_\_ city, state, ZIP

Phone: \_\_\_\_\_ Report confirmation number (if any): \_\_\_\_\_

To: ☐ Equifax ☐ Experian ☐ TransUnion ☐ Other: \_\_\_\_\_  
\_\_\_\_\_ dispute address

**Re: Dispute of inaccurate information in my credit report**

To whom it may concern:

I am writing to dispute the following information in my credit file. The items I dispute are circled on the attached copy of my report.

**Item 1:** Company name \_\_\_\_\_, account ending in \_\_\_\_\_.

This item is ☐ inaccurate ☐ incomplete because \_\_\_\_\_

\_\_\_\_\_

I am asking that this item be ☐ removed ☐ corrected to show \_\_\_\_\_

**Item 2 (if any):** Company name \_\_\_\_\_, account ending in \_\_\_\_\_.

This item is ☐ inaccurate ☐ incomplete because \_\_\_\_\_

\_\_\_\_\_

I am asking that this item be ☐ removed ☐ corrected to show \_\_\_\_\_

Enclosed are copies (not originals) of these documents that support my position:

\_\_\_\_\_

Please investigate this matter and send me the results in writing.

Sincerely,

\_\_\_\_\_ signature  
\_\_\_\_\_ printed name

# Credit Report **Dispute Letter**

Found a mistake on your credit report? Fixing it is mostly paperwork. Fill in page 1, send one letter to each bureau that shows the error, and keep a copy of everything.

## ■ Fill in the letter

- ☐ Your full name, address and phone
- ☐ Report confirmation number, if your report has one
- ☐ Each mistake with the account number (last 4 is fine)
- ☐ One plain reason per item, like "I paid this on time in March" or "I never opened this account"
- ☐ What you want: removed or corrected
- ☐ Sign it

## ■ What to put in the envelope

- ☐ The signed letter
- ☐ A copy of the report page with the error circled
- ☐ Copies of your proof (statement, receipt, letter). Never send originals.
- ☐ The bureau's own dispute form, if it has one

## ■ What happens next

The bureau generally has 30 days to investigate and must pass your proof to the business that reported the item. You'll get the results in writing, and a free copy of your report if anything changes. You can also send a similar letter to the business that reported the mistake (the lender, card company or landlord). If it still isn't fixed, you can ask the bureau to add a short statement about your dispute to your file, and you can submit a complaint to the CFPB at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).

Think it's identity theft (an account you never opened)? Start at [IdentityTheft.gov](https://IdentityTheft.gov). A dispute is for mistakes. The FTC says accurate negative information, like a late payment that really happened, can usually be reported for seven years. You can do all of this yourself, for free. Steer clear of anyone who charges up front or promises to erase accurate information. Checked against the FTC and CFPB in October 2026. Education only, not legal or financial advice.

Full guide and an editable Word version: [freedomclimbers.com/credit-report-dispute-letter/](https://freedomclimbers.com/credit-report-dispute-letter/)

## ■ Where to mail it

**Equifax Information Services LLC**  
P.O. Box 740256, Atlanta, GA 30348

**Experian**  
P.O. Box 4500, Allen, TX 75013

**TransUnion LLC Consumer Dispute Center**  
P.O. Box 2000, Chester, PA 19016

These are the dispute addresses the FTC lists. You can also use the address printed on your report.

## ■ Before you mail it

- ☐ Make a copy of everything for your own file
- ☐ Send it certified mail with a return receipt
- ☐ Write the mail date here: \_\_\_\_\_
- ☐ Day 30 is about: \_\_\_\_\_