**SAMPLE LETTER TO CREDIT REPORTING BUREAUS**

**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 the credit reporting agency.**
* **Send the letter by certified mail with a return receipt requested.**

**Here is a sample letter format to follow:**

**[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 in my credit report file. I have circled the items I dispute on the attached copy of the report I received.

The information on **[identify disputed item, creditor’s name and whether it is a credit account, court judgment, etc.]** is **[inaccurate or incomplete]** because **[describe what is inaccurate or incomplete and why]**.

I am requesting that the item be removed **[or corrected]** immediately.

Enclosed are copies of **[list all documentation pertaining to the item, such as receipts, payment records, etc.]** supporting my position.

Please reinvestigate this matter and **[delete or correct]** the disputed item as soon as possible.

Sincerely, 

**Your name**

Enclosures: **[List the documents you are enclosing.]**