

Free Credit Report Letter – Initial Dispute

Today's Date

Your Full Name
Current Address
Current Phone Number

Equifax Credit Information Services (Experian or Trans Union)
P.O. Box 105873
Atlanta, GA 30348

Dear Equifax (or Experian or Trans Union)

This letter is a formal request to correct inaccurate information contained in my credit file. The item(s) listed below is/are completely (*insert appropriate word(s)*) {inaccurate, incorrect, incomplete, erroneous, misleading, outdated}). I have enclosed a copy of a credit report your organization provided to me on {insert date of report here} and circled the item in question.

Line Item: {insert name of creditor, account number or line item number}

Item Description: (*this info is found on your credit report*)

In accordance with the federal Fair Credit Reporting Act, I respectfully request you investigate my claim and, if after your investigation, you find my claim to be valid and accurate, I request that you immediately {delete, update, correct} the item.

Furthermore, I request that you supply a corrected copy of my credit profile to me and all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes. Additionally, please provide me with the name, address, and telephone number of each credit grantor or other subscriber that you provided a copy of my credit report too within the past six months.

If your investigation shows the information to be accurate, I respectfully request that you provide me with proof of the accuracy of the item in question, specifically any contract, note or other instrument bearing my signature. Additionally, please forward to me a description of the procedure used to determine the accuracy and completeness of the item in question within 15 days of the completion of your re-investigation as required by the Fair Credit Reporting Act.

Sincerely,

Signature
Printed Name