

Sample credit report dispute letter

Note: Information provided by the Community Alliance of Tenants is for general educational use only. It is not a substitute for the advice of an attorney.

Community alliance of tenants
renters' rights hotline 503.288.0130
www.oregoncat.org

Below is a sample letter for disputing inaccurate information on your credit report. Along with your letter make sure you send a copy (not the one you received) of your credit report with the disputed items circled, as well as any information that supports your case (copies of cancelled checks, move-out inventories from your landlord, etc...). Make and keep copies of everything you send, and send your dispute letter **certified mail**.

Date
Your Name
Your SSN
Your Address
Your City, State, Zip Code

Complaint Department
Name of Credit Reporting Agency
Address
City, State, Zip Code

Dear Sir or Madam:

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

Chase VISA Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

Universal Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

In addition, there is a credit account on my report that has been inactive for more than 7 years. As you know, the FCRA states that all credit older than 7 years should be removed from my report. The following account should be removed:

Macy's Acct: xxxxx-xxxxx-xxxx-xxx

Enclosed are copies of *(use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents)* supporting my position.

I have also enclosed a copy of my driver's license as proof of identity.

In accordance with the Fair Credit Reporting Act, please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible. I understand that under the law, you have 30 days to complete the reinvestigation.

Sincerely,

Your name

Enclosures: (List what you are enclosing)