



HOW TO DISPUTE >>> CREDIT REPORT ERRORS

USE THE ATTACHED FILLABLE TEMPLATE TO SPOT ERRORS, FILE DISPUTES, AND TRACK RESPONSES. KEEP COPIES OF EVERYTHING YOU SEND. SEND MAIL BY CERTIFIED MAIL WITH RETURN RECEIPT.

STEP 1 > IDENTIFY THE ERROR

List the accounts or items you believe are inaccurate. Use the fillable sheet on the next page to stay organized.

STEP 2 > GATHER DOCUMENTS

Attach clear copies. Do not send originals.

- RECENT STATEMENTS SHOWING CORRECT BALANCE OR STATUS
- PAYMENT CONFIRMATIONS OR BANK STATEMENTS
- SETTLEMENT OR SATISFACTION LETTERS
- IDENTITY THEFT REPORT OR POLICE REPORT IF APPLICABLE
- PROOF OF ADDRESS AND IDENTITY

STEP 3 > CHOOSE HOW TO SUBMIT

You can dispute online or by mail. Online is faster. Mailing by certified mail creates a paper trail.

STEP 4 > TIMELINE TO EXPECT

You can dispute online or by mail. Online is faster. Mailing by certified mail creates a paper trail.

- BUREAUS TYPICALLY INVESTIGATE WITHIN 30 DAYS AFTER THEY RECEIVE YOUR DISPUTE. IF YOU SEND MORE DOCUMENTS DURING THE INVESTIGATION THE WINDOW CAN EXTEND TO 45 DAYS.
- THE BUREAU WILL UPDATE YOUR REPORT AND SEND RESULTS BY MAIL OR THROUGH YOUR ONLINE ACCOUNT..

CREDIT DISPUTE ORGANIZER



PRE-SUBMISSION

Creditor/Collection Agency

Acct # (last 4)

Date Error Was Noticed

Type of Error (wrong balance, late payment reported in error, account not mine, paid collection still not showing, duplicate item, identity theft, other)

POST-SUBMISSION

Submission Method: Online/Email

Date Submitted

Reference/Confirmation #

NOTES

TIP: SET CALENDAR REMINDERS FOR 15 DAYS AND 35 DAYS AFTER YOU SUBMIT.

Marking your calendar for 15 and 35 days after submitting a credit dispute helps you manage the investigation timeline. At day 15, check to see if your dispute was deemed "frivolous." At day 35, follow up on the investigation results.

SAMPLE DISPUTE LETTER

REMEMBER TO ATTACH COPIES OF
THE SUPPORTING DOCUMENTS

Your Name
Your Address
City, State ZIP
Phone
Email

Date
Bureau Name
Bureau Address
City, State ZIP

Re: Dispute of information on my credit report

To whom it may concern,

I am writing to dispute the accuracy of the following item on my credit report. The item is inaccurate or incomplete and should be corrected or removed.

- Creditor or furnisher:
- Account number (last 4):
- Reported information:
- Why it is wrong:

I have attached copies of documents that support my position. Please investigate this matter and correct or delete the disputed information as required by the Fair Credit Reporting Act. Please provide me with a written response and an updated copy of my credit report.

Sincerely,

Printed name
Last four of SSN
Date of birth



CONTACT INFORMATION FOR THE CREDIT BUREAUS

USE THE ONLINE PORTALS FOR THE FASTEST PROCESSING. IF MAILING, SEND BY CERTIFIED MAIL AND KEEP THE RECEIPT.

EXPERIAN

- Online Dispute Portal:
experian.com/disputes
- Mailing Address:
Experian
P.O. Box 4500
Allen, TX 75013
- Phone: 888-397-3742

EQUIFAX

- Online Dispute Portal:
equifax.com/personal/credit-report-services/credit-dispute
- Mailing Address:
Equifax Information Services LLC
P.O. Box 740256,
Atlanta, GA 30374-0256
- Phone: 866-349-5191

TRANSUNION

- Online Dispute Portal:
transunion.com/credit-disputes/dispute-your-credit
- Mailing Address:
TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000
- Phone: 833-395-6938



HOW TO DISPUTE >>>

CREDIT REPORT ERRORS CONTINUED

FOLLOW UP AND RECORD KEEPING

- KEEP A FOLDER WITH YOUR DISPUTE LETTERS, PROOF, AND DELIVERY RECEIPTS
- IF THE FURNISHER CONTINUES TO REPORT INACCURATE INFORMATION, SEND A DIRECT DISPUTE TO THE CREDITOR OR COLLECTOR WITH COPIES OF YOUR PROOF
- CONSIDER ADDING A BRIEF STATEMENT OF DISPUTE TO YOUR FILE IF AN ITEM IS VERIFIED BUT YOU DISAGREE

IDENTITY THEFT SPECIFIC STEPS

- CREATE A RECOVERY PLAN AND IDENTITY THEFT REPORT AT [IDENTITYTHEFT.GOV](https://www.identitytheft.gov)
- PLACE A FREE FRAUD ALERT WITH ONE BUREAU. THAT BUREAU WILL NOTIFY THE OTHERS
- CONSIDER A CREDIT FREEZE IF APPROPRIATE

NOTES

- CREATE SEPARATE DISPUTES FOR EACH BUREAU THAT SHOWS THE ERROR
- IF YOU MOVED RECENTLY, INCLUDE A COPY OF A UTILITY BILL OR LEASE WITH YOUR CURRENT ADDRESS
- NEVER MAIL ORIGINAL DOCUMENTS