

[Your complete name]

[Report confirmation number, if available]

[Identifying information requested by company, typically including:

- Date of birth
- Address
- Telephone number]

[Your return address]

[Date]

[Address of credit reporting company, select one of three below]

[Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374]

[Experian
P.O. Box 4500
Allen, TX 75013]

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

Dear [Name of credit reporting company: Equifax or Experian or TransUnion],

I am writing to dispute the following information that appears on my [Equifax or Experian or TransUnion] consumer report:

Dispute 1 [The following examples are meant to be helpful, include all disputes that apply]

- **Account Number or other information to identify account:** [Insert account number or other information, such as account holder names and past addresses. This is especially important if you have had multiple accounts with the same company.]
- **Source of dispute information:** [Insert the name of the company, such as the bank, that provided the information to the credit reporting company.]
- **Type of disputed information:** [Insert category of disputed information such as public records information, unknown credit account/tradeline, inquiry, etc.]
- **Dates associated with item being disputed:** [Insert the date that appears on your report. This helps ensure that the correct account is identified by the company and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.]
- **Explanation of item being disputed:** [Insert details about why you think the information is inaccurate. Choose one of the choices below if it fits, or add your own description.]
 - My report includes accounts with a reported name that is different than mine.
 - I don't recognize the accounts in question.
 - The report shows I owed money to the company that I have already repaid. [Give details about when you paid, and attach a copy of any proof that you have.]
 - The current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments on time. [Include account history or other information that shows the on time payments.]
 - I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the [FTC identity theft affidavit](#) describing the identity theft.]
 - Other [Describe what is wrong with the report and include copies of any additional supporting documentation that you have.]

Dispute 2 [Continue numbering for each disputed item on your report and include the same information.]

[Include the following sentence if you are including a copy of your credit report or other supporting documentation.
"I have attached a copy of my report with the accounts in question circled."]

Thank you for your assistance.

Sincerely,
[Your name]