FAIR CREDIT ATTORNEYS

Credit Dispute Letter Guide

A simple, step-by-step guide to disputing errors on your credit report

What’s inside:

• A plug-and-play dispute letter template you can print and mail

• A checklist of what to include so your dispute is taken seriously

• Common mistakes to avoid so you do not lose time or momentum

• When a credit dispute letter is not enough (and when legal help may be needed)

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This guide is for informational purposes only and does not constitute legal advice.

Why Disputing Credit Report Errors Is Important

Credit report errors can affect loan approvals, housing applications, and the interest rates offered by lenders. Even one inaccurate account or payment history entry can lower a credit score and create unnecessary obstacles.

A credit dispute letter is a written request asking a credit bureau to investigate and correct information that is inaccurate or incomplete. A clear, well-supported dispute can help speed up the process and reduce back-and-forth.

> **Good disputes are specific.** Identify the exact account or detail that is wrong, explain why it is wrong, and include documents that support your position.

When to Use This Letter

This template is intended for disputes with a credit bureau (Equifax, Experian, or TransUnion). It is most useful when the issue is a reporting error, not a disagreement about a valid debt.

- An account that does not belong to you
- Incorrect balance, limit, or account status
- Payment history reported incorrectly (late or missed payments that are wrong)
- Duplicate accounts or duplicate collection tradelines
- An account that should have been removed due to age
- Errors related to identity theft (for example, accounts opened without permission)

Important: Do not use this letter to dispute information that is accurate, to request a lower balance, or to negotiate payment terms.

Before You Send Your Dispute

Gather the documents below before writing your letter. Sending a complete packet helps the credit bureau identify you and understand the issue quickly.

- ■ Copy of your credit report with the disputed item(s) clearly circled or highlighted
- ■ Copy of a government-issued ID (driver's license or state ID)
- ■ Proof of current address (utility bill, bank statement, or insurance statement)
- ■ Supporting documents (payment records, settlement letters, account statements, police report or FTC identity theft report if applicable)

Tip: Send copies only and keep the originals in a safe place.

How to Submit Your Dispute

1. Fill out the dispute letter template on the next page.

2. Attach a copy of your credit report with the error circled.

3. Attach supporting documents (copies).

4. Mail the packet to the credit bureau’s dispute address.

5. Keep a full copy of everything you send for your records.

Recommended: Use certified mail with return receipt so you have proof the bureau received your dispute.

Credit bureaus often have around 30 days to investigate, depending on the situation and the information provided.

Simple Credit Dispute Letter Template

Copy, paste, and replace the bracketed sections with your information. Keep the reason for dispute short and factual.

```
[Date]

[Your Full Name]
[Your Street Address]
[City, State, ZIP Code]

[Name of Credit Bureau]
[Credit Bureau Address]
[City, State, ZIP Code]

Subject: Credit Report Dispute

To Whom It May Concern:

I am writing to dispute inaccurate or incomplete information on my credit report.
The item listed below is incorrect and should be investigated.

Disputed Account:
- Creditor Name: [Company Name]
- Account Number: [Partial Account Number]
- Reason for Dispute: [Brief explanation of the inaccuracy]

I am requesting that this item be removed or corrected to accurately reflect my
credit history.

Enclosed are copies of supporting documents for your review. Please complete your
investigation and notify me in writing of the results.

Thank you for your time and assistance.

Sincerely,

[Your Full Name]

Enclosures:
[Credit report copy and any supporting documents]
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Optional: If you are disputing more than one item, consider sending separate letters or listing a second disputed account in the same format.

Common Credit Dispute Mistakes to Avoid

• Disputing too many items at once (keep it focused)

• Using emotional or aggressive language instead of facts

• Not including documentation to support the dispute

• Sending originals instead of copies

• Failing to keep copies of what you mailed

• Resending the same dispute without new information

If a bureau verifies information that you can prove is wrong, or if the same errors reappear, it may be time to escalate the matter.

When a Dispute Letter May Not Be Enough

Sometimes a credit dispute letter does not resolve the issue. Additional steps may be needed when the problem is repeated, tied to identity theft, or involves unfair collection activity.

- A dispute is ignored or repeatedly verified without a meaningful review
- The same error returns after being corrected
- Identity theft is involved and accounts were opened without permission
- Collection accounts are reported inaccurately or without proper validation
- A bureau or furnisher fails to investigate or correct clear errors

In these situations, it can help to understand your rights under federal credit reporting and debt collection laws and to document the dispute history carefully.

Need Help With a Credit Dispute?

Credit disputes can be frustrating and time-consuming, especially when errors keep coming back or are tied to identity theft or collection activity.

Fair Credit Attorneys helps consumers challenge inaccurate reporting, correct errors, and protect their financial future.

Contact Fair Credit Attorneys for a Free Consultation

Website: **faircreditattorneys.com**

This guide is for informational purposes only and does not create an attorney-client relationship.

Disclaimer

This guide is provided for informational purposes only. It is not legal advice and does not create an attorney-client relationship. Credit reporting and dispute requirements can vary by situation and by company. For advice about a specific matter, consult a licensed attorney.

Reminder: Keep copies of everything you send, including your letter, attachments, and any responses you receive.