

## LETTER TO REQUEST CREDIT BUREAU INVESTIGATE A DISPUTE

**Your Full Name**  
**Your Address**  
**Your City, State Zip**

**Date**

**Credit Bureau Name**  
**Credit Bureau Address**  
**Credit Bureau City, State Zip**

To Whom It May Concern:

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below **[select one: is/are] [select and insert appropriate word(s): inaccurate, incorrect, incomplete, erroneous, or outdated]**.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

Line Item: **[insert name of creditor, account number, or line item number]**

Requested Correction: **[Describe exactly what you want. If you want an item deleted, say so and explain why. If you want an item corrected or updated, provide the correct information such as names, dates, amounts, and so forth and any evidence to support your claim]**

In accordance with 15 U.S.C. §1681i(a)(5)(A)(i), I request that you investigate my claim and, if after your investigation, you find my claim to be valid and accurate, I request that you immediately **[select one: delete, update, correct]** the item.

Furthermore, pursuant to 15 U.S.C. §1681i(b), I request that you supply a corrected copy of my credit report 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 to whom you provided a copy of my credit report within the past six months.

If your investigation shows the information to be accurate, I request that you forward to me a description of the procedure used to determine the accuracy and completeness of the item(s) in question, including the business name and contact information of any furnisher within 15 days of the completion of your re-investigation as required by 15 U.S.C. §1681i(a)(6)(B)(iii).

You are bound by Federal Law to comply with the above requests within the time periods specified. Failure to do so will result in a complaint being filed with the Federal Trade Commission, your state's Attorney General, and a lawsuit filed against your company.

I have also enclosed a copy my state issued ID and a utility statement with my name and current address.

Sincerely,

**[sign your name here]**

**Your Name  
SSN and DOB**