

Form letter for fixing credit report mistakes

Use this form letter to help you in disputing information on your credit report.

Form letter

Re: Credit report error

Dear Sir or Madam:

I have discovered inaccurate information on my credit report maintained by **credit agency name**. The report is in my name -- **enter your full name here** -- and my Social Security number is **enter your Social Security number here**.

Enclosed, please find a copy of my credit report containing the mistaken data. I have highlighted the errors. Specifically, the following information is incorrect:

(Copy and paste as necessary)

Company name:

Account number:

Incorrect information:

This is incorrect because:

Please investigate this matter with the creditor in question and you should find there is an error. When that is confirmed, please remove this error from my credit report.

In addition, please make this letter a permanent part of my credit record.

If you have any questions about my request or the credit information in question, please do not hesitate to call me at **-enter your phone number here-**.

Thank you for your prompt attention to my request.

Your Signature

Your Typed Name

Your Address

City, State and ZIP Code

Enclosure: credit report