

Dispute Incorrect Credit Report Entry

Date: _____

[name and address of credit bureau]

Date: _____

This is a request for you to reinvestigate the following items which appear on my credit report:

The following personal information about me is incorrect:

Erroneous Information

Correct Information

The following accounts are not mine:

Creditor's Name

Account Number

Explanation

The account status is incorrect for the following accounts:

Creditor's Name

Account Number

Correct Status

The following information is too old to be included in my report:

Creditor's Name

Account Number

Date of Last Activity

_____	_____	_____
_____	_____	_____
_____	_____	_____

The following inquiries are older than two years:

Creditor's Name	Date of Inquiry
_____	_____
_____	_____
_____	_____

The following inquiries were not authorized:

Creditor's Name	Date of Inquiry	Explanation
_____	_____	_____
_____	_____	_____
_____	_____	_____

The following accounts were closed at my request and should say so:

Creditor's Name	Account Number
_____	_____
_____	_____
_____	_____

Other errors:

Explanation

I understand that you will check each specified item, above, with the credit grantor reporting the information, remove any information the credit grantor cannot verify or modify information that is incorrect or incomplete. I further understand that under 15 USC § 1681i (a) you must complete your reinvestigation within 30 days of receipt of this letter. Thank you for your attention to this matter.

Sincerely,

Signature

Print name

Address

Home phone

Social Security number