

Today's Date

Full Name
Current Address
Current Phone Number

Attention: {insert credit reporting agency name}
{add CRA address here}

RE: Dispute Letter Dated {place the date of your initial letter here}

Dear {credit reporting agency}

This letter is a formal notice that you have failed to respond in a timely manner to my letter dated, {*place the date of your initial letter here*}, and deposited by registered mail with the Post Office on that date. For your benefit, and as a gesture of my goodwill, I will restate my dispute:

Line Item: {insert name of creditor, account number or line item number}

Item description: (found on your credit report)

The item: is completely (*insert appropriate word: inaccurate, incorrect, incomplete, erroneous, misleading, outdated*) and needs to be corrected immediately. I have enclosed a copy of your organization's credit report dated {insert date of report here} and for your convenience, circled the item described above.

The Fair Credit Reporting Act requires you to investigate and respond to my dispute within 30 days, yet you have failed to do so. I feel it necessary to remind you that you may be liable for your willful non-compliance and that I am maintaining a careful record of my communications with you on this matter, in case your continued non-compliance forces me to file a complaint with the FTC. (See Title 15 USC 41)

Please do not delay further! *{insert the appropriate word (Delete, Update, Correct) here}* the information identified above and send corrected credit profile to me and to all creditors who have received a copy within the last 6 months, and the last 2 years for employment purposes.

If your re-investigation was negative, please supply the description of the procedure used to determine the accuracy and completeness of the information to my address listed above.

Sincerely,
Signature
Your Printed Name

Credit Bureau Dispute Addresses

Experian:

National Consumer Assistance Center
PO Box 2002 Allen, TX 75013

TransUnion: (Eastern United States)

TransUnion
P.O. Box 2000
Chester, PA 19022

TransUnion: (Western United States)

P.O. Box 34012
Fullerton, CA 92831

TransUnion: (Puerto Rico)

TransUnion
Puerto Rico Consumer Relations
P.O. Box 13968
Santurce Station San Juan, PR00907-3968