

Today's Date

Your Full Name  
Current Address  
Current Phone Number

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

Dear {credit reporting agency}

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below is/are completely (*insert appropriate word(s)* {inaccurate, incorrect, incomplete, erroneous, misleading, and outdated}).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

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

Item Description: (*this info is found on your credit report*)

Requested Correction: (*describe exactly what you want*) If you want items 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 the federal Fair Credit Reporting Act (FCRA), I respectfully request you investigate my claim and, if after your investigation, you find my claim to be valid and accurate, I request that you immediately {delete, update, correct} the item.

Furthermore, I request that you supply a corrected copy of my credit profile 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 that you provided a copy of my credit report too within the past six months.

If your investigation shows the information to be accurate, I respectfully request that you forward to me a description of the procedure used to determine the accuracy and completeness of the item in question within 15 days of the completion of your re-investigation as required by the Fair Credit Reporting Act.

I thank you for your consideration and cooperation. If you have any questions concerning this matter I can be reached at (insert daytime phone number including area code).

Sincerely,

Signature  
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