

SAMPLE DISPUTE LETTER TO CREDIT REPORTING COMPANY

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Credit Reporting Company Name and Address]

Write a separate letter to each of the 3 companies.

See contact info on inside back cover.

Dear Sir or Madam:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of my credit report. The items I am disputing do not relate to any transactions that I made or authorized. Please remove or correct this information at the earliest possible time.

I dispute the [name of source, like "Company" or "Court"] [name of item, like "account" or "judgment"] because [explain why the item is inaccurate]. As required by section 611 of the Fair Credit Reporting Act, a copy of which is enclosed, I am requesting that the item[s] be removed [or request another specific change] to correct the information.

[If possible: I have enclosed copies of documents that support my dispute.]

Please investigate and correct the disputed item[s] as soon as possible.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected
- FCRA Section 611