EDITABLE-IN-CANVA TEMPLATE

# Credit Report Dispute Letter

Use this only to identify and correct specific information you reasonably believe is inaccurate or incomplete.

[Date]

[Your Full Name] | [Your Mailing Address] | [City, State, ZIP]

[Credit Reporting Company Name] | [Dispute Address]

**Re: Request to investigate inaccurate credit report information**

To Whom It May Concern:

I am writing to dispute information appearing on my consumer credit report. I believe the item described below is inaccurate or incomplete.

Account / company: [Creditor or Furnisher Name]

Account reference: [Last four digits or other safe identifying reference]

Disputed information: [Describe the exact field or entry that is wrong]

Reason for dispute: [State the facts clearly. Explain why the information is inaccurate.]

Requested correction: [State the specific correction or deletion you request and why.]

I have included copies of documents supporting my dispute, if applicable. Please investigate, provide the results, and correct any information found to be inaccurate or incomplete.

Sincerely,

[Your Signature] | [Printed Name]

Tip: Attach copies, not originals; do not publicly share your full account or identification numbers.

INSTRUCTIONS & RECORDS

# Before you send the letter

This template is a starting point. Use only truthful, specific statements and check current CFPB instructions.

## 1 / PREPARE

- [ ] Identify the exact inaccurate item and which bureau reports it.
- [ ] Replace bracketed fields using your own verified information.
- [ ] Include copies of relevant supporting documents; retain originals.
- [ ] Confirm the current credit bureau dispute address or use its secure official online process.

## 2 / SUBMIT AND PRESERVE

- [ ] If mailing, use a delivery method that gives proof of receipt. Certified mail is an option.
- [ ] Consider notifying the company that supplied the inaccurate information (the furnisher) as well.
- [ ] Save a copy of the letter, attachments, and the bureau response.

## 3 / FOLLOW UP

- [ ] Credit reporting companies generally investigate in 30 days, sometimes up to 45 days.
- [ ] Review the written decision and updated report. An accurate negative entry generally will not be removed simply because it was disputed.
- [ ] Find official instructions and sample letters at consumerfinance.gov/consumer-tools/credit-reports-and-scores/.

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