

## Steps to filing a dispute checklist

### Steps to filing a dispute

- 1. Write a letter to the credit bureau that sent you the report.
- 2. Provide the account number for the item you feel is not accurate.
- 3. For each item, explain concisely why you believe it is not accurate.
- 4. If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
- 5. Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
- 6. Make a copy of your letter before you send it to the credit bureau.
- 7. Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.

### Dispute Letter Example

[Your name]  
[Your return address]

[Date]

Complaint Department  
[Company Name]  
[Street Address]  
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,  
[Your name]  
[Phone number]

Enclosures:  
[List what you are enclosing.]