Sample Letter for Disputing Errors on Your Credit Report

**[Your Name]**  
**[Your Address]**  
**[Your City, State, Zip Code]**

**[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

Enclosures: **[List what you are enclosing.]**