

CreditAbility Seminar

Sample Dispute Letter

Date
Your Name
Your Address, City, State, Zip Code

Name of Company
Complaint Department
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 from your agency.

This item (*IDENTIFY ITEMS 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, COURT DOCUMENTS*) supporting my position. Please reinvestigate and (*DELETE OR CORRECT*) the disputed items as soon as possible.

Sincerely,

[SIGN YOUR NAME HERE]

Your Name

Enclosures: (*LIST WHAT YOU ARE ENCLOSING*)

Source: Federal Trade Commission (<http://www.ftc.gov/bcp/online/pubs/credit/repair.shtm>)