

## CREDIT REPORT DISPUTE LETTER

---

Date: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Sender Name/ Address)

(If Receiver is Equifax)  
Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374

(If Receiver is Experian)  
Experian  
P.O. Box 4500  
Allen, TX 75013

(If Receiver is TransUnion)  
TransUnion LLC  
Consumer Dispute Center  
P.O. Box 2000,  
Chester, PA 19016

(If Receiver is Other)

\_\_\_\_\_

\_\_\_\_\_ (Receiver Name/ Address)

RE: Dispute of [Credit Report Number \_\_\_\_\_]

To Whom It May Concern:

I am writing this letter to dispute certain information that is falsely listed on the credit report referenced above. The inaccurate information that appears on my credit report is as follows:

[Describe in detail the disputed item(s). Include the date and source of the item (e.g. creditor name), the type of item (e.g. credit account), what the item is and an explanation as to why the item is inaccurate or incomplete.]

[Enclosed is a copy of the credit report with the inaccurate information marked or circled.]

[Enclosed are copies of documents supporting my dispute: (describe and list the supporting documentation e.g. payment receipts, letter from lender).]



# Sample Credit Report Dispute Letters

**Judd E. Hollander**



## **Sample Credit Report Dispute Letters:**

**609 Letter Template And Credit Repair Secrets** Tony Risk, 2020-07-14 Do you want to learn how to file a credit dispute and increase your score If yes then keep reading You can get negative things expelled from your credit report based on FCRA Section 609 According to it each customer has the option to demand divulgence of any data in their record the wellsprings of the data and the distinguishing proof of any individual who got your credit report What s more if any credit report office neglects to check any of this data they should expel the negative imprint from your credit report which could thus improve your credit score Numerous specifications that the FCRA presents are made to battle identity theft and Section 609 is one of them Following Section 609 the Credit Repair method has made a big difference for a lot of people when it is time to raise their credit scores Their negative items or the accounts that are disputed on the report have been deleted and this has caused their credit scores to improve It takes a bit of time and the right template and format to accomplish but it is a simple letter and waiting for a bit of time and you could live free from the burden of bad credit and enjoy the benefit of good credit in the process This book covers What is the fair credit reporting act FCRA The credit bureau What a 609 letter can and cannot Do Why use a 609 letter Step by step instructions to dispute an error on your credit report How section 609 works to repair bad credit Basics of credit repair Why is a good credit score important In addition there are 8 sample letters that can be personalized and sent to handle problems of all kinds Ready to get started Click Buy Now **609 Letter Templates**

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**Escaping the Chains of Debt** Seann L. Jackson, 2009-11-06 Have you had enough Are you tired of being hounded by calls from creditors and debt collectors Do you feel trapped and think there is no way out Does bankruptcy seem inevitable Are you embarrassed to talk to your friends and family Do you need a way out Over 12 years ago Seann L Jackson lived through the same fears shame and frustration that you face today and has since moved from debt and poverty to enjoy the rewards of a credit score over 800 Escaping the Chains of Debt summarizes the hard earned knowledge about debt and credit the he accumulated in his fight for financial freedom explaining step by step what works and what doesnt by offering you what he learned about nbaspBankruptcy options nbaspThe Credit System and what you need to know to survive nbaspHow you can get out of debt without declaring bankruptcy Rebuilding your credit nbaspAnd Eliminating Debt Collectors from your life FOREVER In Escaping the Chains of Debt Mr Jackson shares his experiences in the trenches of debt recovery so that you

can change your life quickly and get you on the road to recovery  
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