



How to challenge information on your credit report

- Contact at least three, big credit bureaus (Transunion, Experian and Compuscan) and request a copy of your credit report
- Read the report(s) carefully
- If there are any errors, or mistakes, write a letter to the credit bureau concerned and make them aware of the mistake, ask for the mistake to be removed or investigated
- This is called "lodging a dispute"
- Allow the credit bureau thirty days (30) to reply to you, and keep a copy of the letter
- Some credit bureaus will allow for certain errors or inaccurate information to be corrected by customers online, on their websites
- In some cases, you may need to contact both the credit bureau, and the company that gave you credit in order to correct inaccurate information on your report

SAMPLE LETTER TO DISPUTE INACCURATE INFORMATION ON YOUR CREDIT REPORT

Your Name
Your Address

Date

Credit bureaus Name
Street Address

Dear Sir or Madam:

I am writing to dispute the following information on my report. 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 court, and identify type of item, such as credit account, judgment, etc). is incorrect or inaccurate because, (describe what is incorrect or inaccurate and why.) I am requesting that the item be removed or request another specific change to correct the information.

Attached are copies of (list the documents you are enclosing such as payment records and court documents). Please reinvestigate these matters and delete or correct the disputed items as soon as possible.

Sincerely,
Your name
Tel or cell number
Attachments: List what you are attaching

