



609 Dispute Letter Template



How to Successfully Use This Template

- 1** Easily Create - Copy and paste the letter into a MS Word or Google document and update it with your info.
- 2** Send with Certainty - You'll need to go to the Post Office and send it by Certified Mail.
- 3** Perfect Tracking - Sign up for [MyFico.com](https://www.myfico.com) to monitor your credit file every step of the way.

If you need professional help, reach out to our friends at [Credit Saint](https://www.credit-saint.com) for affordable credit repair plans with a no-hassle money-back guarantee.

Date: xx/xx/xxxxFrom:

Your Complete Name

Your Address

City, State, Zip

To: (Select one and delete the rest)

Experian Dispute Department

PO Box 4500

Allen, TX 75013

Date of Birth: xx/xx/xxxx

Last 4 Digits Of Social Security Number: ####

Phone number: xxx-xxx-xxxx

Credit Report File Number: XXXXXXXXXX

Equifax Dispute Department

PO Box 740256

Atlanta, GA 30374-0256

TransUnion Dispute Department

PO Box 2000

Chester, PA 19016-2000

Dear Dispute Department,

I wish to dispute the following information found on my (use only one) Experian/Equifax/TransUnion credit report.

Dispute 1 (if you have more than one record to dispute)

Account Information: Use the account number and any other relevant information, such as past addresses or names of other individuals sharing the account.

Source of the Disputed Information: Provide the name of the company, like a lender, credit card issuer, or collection agency, that provided the information you wish to dispute.

Date associated with the account: Use the date listed for the account on your credit report. This is not essential but will help to confirm the account.

Description of Dispute: (Use one of the items below or add one of your own. Be brief and precise)

- This account is not mine.
- I do not recognize this account.
- This account has already been paid.
- The balance listed on this account is incorrect.
- This account has been reported as the result of identity theft (include your FTC identity theft affidavit).
- This information is too old to be included in my current credit report.
- This account is closed.
- Other (be specific)

Evidence Enclosed: (list any documents you have attached to support your dispute)

Dispute 2

(Repeat the same information for each dispute)

I'm asking you to investigate these errors and remove any information that cannot be verified. Please notify me in writing of your findings and any action you have taken within 30 days of your receipt of this letter.

I am enclosing a copy of my credit report with the item in question circled.

Thank you for your help.

Sincerely,

Your Signature

Your Name