

Credit Dispute Letter Toolkit

By Taisha Godwin

This toolkit contains professionally written credit dispute letters for educational purposes only. These letters reference your rights under the Fair Credit Reporting Act (FCRA). Always review, customize, and send according to your individual credit profile.

Letter 1: Inaccurate Information Dispute

Date: _____

Credit Bureau Name

Address

City, State ZIP

Re: Dispute of Inaccurate Information

To Whom It May Concern,

I am writing to formally dispute inaccurate information appearing on my credit report, pursuant to my rights under the Fair Credit Reporting Act (15 U.S.C. § 1681).

The account(s) listed below contain information that is inaccurate, incomplete, or unverifiable. I am requesting an investigation into these items and the removal or correction of any information that cannot be verified as accurate.

Please investigate the following account(s):

- Account Name:
- Account Number:
- Reason for Dispute:

Under the FCRA, you are required to conduct a reasonable investigation within 30 days of receipt of this dispute. If the information cannot be verified, it must be deleted.

Please provide written confirmation of your findings.

Sincerely,

Name

Address

SSN (last 4)

DOB

Letter 2: Obsolete / Outdated Account Dispute

Date: _____

Credit Bureau Name

Address

City, State ZIP

Re: Dispute of Obsolete Information

To Whom It May Concern,

I am disputing the reporting of obsolete information on my credit file in accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681c).

The account(s) listed below exceed the allowable reporting period and should no longer appear on my credit report.

- Account Name:
- Account Number:
- Date of First Delinquency:

Please remove these items immediately and send confirmation once completed.

Sincerely,

Name

Address

SSN (last 4)

DOB

Letter 3: No Knowledge / No Contract Dispute

Date: _____

Credit Bureau Name

Address

City, State ZIP

Re: Dispute – No Knowledge of Account

To Whom It May Concern,

I am disputing the following account(s) as I have no knowledge of, nor recall entering into a contractual agreement for the account listed.

Under the Fair Credit Reporting Act (15 U.S.C. § 1681), I am requesting that you verify this account or remove it if verification cannot be provided.

- Account Name:
- Account Number:

Please provide documentation bearing my signature or other proof of authorization.

Sincerely,

Name

Address

SSN (last 4)

DOB

Letter 4: Duplicate Account Dispute

Date: _____

Credit Bureau Name

Address

City, State ZIP

Re: Duplicate Account Reporting

To Whom It May Concern,

I am disputing duplicate reporting on my credit file. The same account appears multiple times or under different names, which is inaccurate.

This violates the Fair Credit Reporting Act's requirement for accuracy and fairness (15 U.S.C. § 1681).

- Account Name(s):
- Account Number(s):

Please correct or remove the duplicate entry immediately.

Sincerely,

Name

Address

SSN (last 4)

DOB

Letter 5: Incomplete or Inaccurate Reporting

Date: _____

Credit Bureau Name

Address

City, State ZIP

Re: Incomplete or Inaccurate Reporting

To Whom It May Concern,

I am disputing information reported on my credit file that is incomplete or inaccurate, including balances, payment status, or dates.

Under the Fair Credit Reporting Act (15 U.S.C. § 1681), inaccurate or incomplete information must be corrected or removed.

- Account Name:
- Account Number:
- Inaccurate Information:

Please investigate and update my credit file accordingly.

Sincerely,

Name

Address

SSN (last 4)

DOB

BONUS LETTER: Method of Verification (MOV)

Date: _____

Creditor / Furnisher Name

Address

City, State ZIP

Re: Request for Method of Verification

To Whom It May Concern,

I am requesting the method of verification used to validate the account listed below, as permitted under the Fair Credit Reporting Act (15 U.S.C. § 1681i(a)(7)).

Please provide a detailed description of how the account was verified, including the name, address, and telephone number of the party contacted during verification.

- Account Name:
- Account Number:

If you are unable to provide this information, please remove the account from my credit report.

Sincerely,

Name

Address

SSN (last 4)

DOB