**Credit Dispute Letter — Requesting Removal of Inaccurate Information**

**Use your own words.**

Send this to the credit bureaus requesting the removal of inaccurate information.

Include a photocopy of your driver’s license, state-issued ID, or U.S. passport and a copy of your social security card, pay stub, W-2, or a recent utility bill. Only 2 forms of ID are required.

Your Name and Return Address

Date

Name

Address

Credit Bureau

Bureau Address

To Whom it May Concern,

This letter is a formal complaint that you are reporting inaccurate credit information.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing. As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part. Because of the mistakes on my credit report, I have been wrongfully denied credit recently for a (insert credit type for which you were denied here), which was highly embarrassing and has negatively impacted my lifestyle.

(optional) With the proof I'm attaching to this letter, I'm sure you'll agree it needs to be removed as soon as possible.

The following information needs to be verified and deleted from my credit report as soon as possible:

CREDITOR AGENCY - Account #123-34567-ABC

Please delete the above information as quickly as possible.

Sincerely,

Your Signature

Resource: https://www.creditinfocenter.com/forms/