

Certified Mail — Return Receipt Requested

[Your Name]
[Your Address]
[Your Address]

[Date]

[Creditor Name]

[Creditor Address -- try to get the creditor's address for dispute from your credit report]

Re: **My Account History**

To Whom It May Concern:

Enclosed is a copy of the dispute letter that I have sent to [Credit Bureau Name] about false information that you are reporting on my credit reports. Please refer to your reports described in that letter regarding [describe the account belonging to this creditor]. [**If applicable:** I did not have any dealings with you during that period of time.]

I believe that this information is incorrect, and I would like to correct any inaccuracies in your accounts and my credit report. Please send me copies of:

1. Current account statements for any accounts you believe I have with your company
2. Account histories for any accounts you believe I have with your company
3. Copies of any contracts under which you claim those amounts.

If there is any charge for the account statements or contract, send me an invoice with the statements.

[**If applicable:** This information has caused confusion when I apply for credit and denials of credit I have applied for. Add any other detrimental effects, for example, credit granted at a higher interest rate, loss of a job, lowered credit limit, etc.] Please remove the incorrect and inaccurate information referred to in the enclosed letters immediately from your files and from my credit reports and keep them from showing up on my reports in the future.

Please send me something in writing confirming that you have done this.

Very Truly Yours,

[Sign your name here]

[Your Name - typed or printed]

[Be sure to enclose a copy of all of your dispute letters to all the credit bureaus regarding this item and any supporting documentation]