

Letter to the Credit Bureau to Investigate an Error on a Credit Report

Instructions and Sample Letter

Use this letter if information on your credit report is wrong. To find out more about credit reports or what do if the information is not correct visit www.masslegalhelp.org and search "[What is a credit report?](#)" or "[What can I do about a problem on my Credit Report?](#)"

- 1.** Write your name, address and the date on the top right hand corner of the letter.
- 2.** In the body of the letter write:
 - i. the date you received your credit report;
 - ii. Your credit report number. This will be on the top corner of your credit report;
 - iii. the name of the creditor that is reporting something wrong;
 - iv. exactly what is incorrect in the credit report. If you have proof that the item is incorrect explain what proof you have.
- 3.** Sign the letter.
- 4.** Make a copy of the letter to keep.
- 5.** Mail the letter "return-receipt requested"
- 6.** Write the date that you mailed the letter, on your copy.

Name:

Address:

Date:

Re: Request for Correction for Inaccurate credit report

Dear Credit Reporting Agency Dispute Resolution Department:

I received a copy of my credit report from you on_____. My credit report number is_____. The report contains inaccurate information. I would like you to please investigate and correct this information as quickly as possible as required by the Fair Credit Reporting Act. The error is in regard to this creditor_____. The error is as follows:_____

This letter was sent though certified mail and I have retained a copy of it for my records. Please provide me with updates at the above address.

Thank you for your help.

Sincerely,
