

## **SAMPLE FAIR CREDIT REPORTING ACT DISPUTE LETTER**

Date

Your Name  
Your Address  
Your City, state, Zip Code

Complaint Department  
Name of Credit Reporting Agency  
Address  
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

(Identify item/s disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account judgment, etc.) This item is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information. Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position

Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your name

**Enclosures:** (List of whatever you are enclosing)

**FTC Regional Office**  
150 William St., Suite 1300  
New York, New York 10038  
(212) 264-1207

**FTC Headquarters**  
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Washington, D.C. 20580  
(202) 326-2222  
TDD (202) 326-2502

Adapted for Delaware by Maria Pippidis, from Federal Trade Commission Facts for Consumers  
#FO30508.