



## How to Successfully Use This Template:



**Easily Create** - Copy and paste the letter into a MS Word or Google document and update it with your info



**Send with Certainty** - You'll need to go to the Post Office and send it by Certified Mail



**Perfect Tracking** - [Sign up for MyFico.com](#) to monitor your credit file every step of the way.



If you need professional help, reach out to our friends at Credit Pros for credit repair plans starting at \$19 per month. [Learn more.](#)

## Template:

Date:

From: Your Name

Address

City, State, Zip

Date of Birth

Last 4 Digits Of Social Security #

To: Equifax Dispute Department  
PO Box 7404256  
Atlanta, GA 30374-0256

Experian Dispute Department  
PO Box 9701  
Allen, TX 75013

TransUnion Dispute Department  
PO Box 2000  
Chester, PA 19022-2000

Dear Dispute Department:

I am writing to inform you of a possible error in my credit report and request that you provide me with verifiable proof or delete the record immediately as afforded to me by the Fair Credit Reporting Act, Section 609 (A)(1)(a).

- Account Name:
- Account Number:
- Description of Dispute: (I.e. - I never made a late payment, negative report is older than 7 years, not my account, I have no recollection of that occurring, etc.)
- Evidence Enclosed: (list any evidence to support disputing the error)

I am requesting that you remove this information from my credit report.

Thank you for your help in this matter.

Sincerely,

Your Name



**Smart consumers realize** the best way to increase your credit score fast is with a mixture of these dispute letters while also using credit-improvement tools simultaneously. **[Click here to get matched with the best credit-boosting tools.](#)**

**Section 609 credit dispute letter sample**