

# Credit Report Dispute Form

Found inaccuracies in your report? If so, use this form to contact the credit bureau (Experian, Equifax, or TransUnion) that supplied the information. Simply follow the instructions provided, then mail the form to the appropriate credit bureau.

## Instructions

- 1) Write the name and account number of the creditor in question under the Item in Dispute section.
- 2) Write in the reason for your dispute in the Reason for Dispute section.
- 3) Sign and mail to the appropriate credit bureau.

## 1. Contact Information

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Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

## 2. Dispute Information

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### Item in Dispute

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

This information is inaccurate because:

- This is not my account.                       I have never paid late.  
 This account is in bankruptcy.               This account is closed.  
 I have paid this account in full.               I paid this before it went to collection or before it was charged off.  
 Other: \_\_\_\_\_

### Item in Dispute

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 I have paid this account in full.               I paid this before it went to collection or before it was charged off.  
 Other: \_\_\_\_\_

## 3. Sign and Mail

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Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mail/call the appropriate credit bureau.

**Experian**  
P.O. Box 4500  
Allen, TX 75013  
1-888-397-3742

**Equifax**  
P.O. Box 740256  
Atlanta, GA 30374  
1-866-640-2273

**TransUnion**  
P.O. Box 2000  
Chester, PA 19022  
1-800-916-8800