

Sample Credit Report Dispute Letters

Here are sample disputes for 4 different case types, including identity theft, mixed files, reported as deceased or public record errors.

Contact Us if You Need an Address for a Consumer Reporting Agency or Creditor

1. Identity Theft

<Credit Reporting Company Name>
<Credit Reporting Company Address>

Dear <Credit Reporting Company Name>

My name is _____. I am notifying you that you are reporting false information about me. The false information includes:

Address 123 Any Street is fraudulent.

Account 123 – is fraudulent.

Inquiry made by Company 123 is fraudulent.

Please delete these fraudulent items from my file. Please add a fraud alert to my file, opt me out of promotional offers and send me my free report.

<Signature>

Mailing Address
Date of Birth
Social Security Number

2. Mixed File

<Credit Reporting Company Name>
<Credit Reporting Company Address>

Dear <Credit Reporting Company Name>

My name is _____. I am notifying you that you are reporting false information about me. The false information includes:

Address 123 Any Street is not mine.
Account 123 – is not mine.
Inquiry made by Company 123 is not mine.

Please delete these items from my file. Please add a fraud alert to my file, opt me out of promotional offers and send me my free report.

<Signature>

Mailing Address
Date of Birth
Social Security Number

3. Reported as Deceased

<Credit Reporting Company Name>
<Credit Reporting Company Address>

Dear <Credit Reporting Company Name>

My name is _____. I am notifying you that you are reporting false information about me. The false information includes:

I am not deceased. Stop reporting me as deceased.

Please delete this false information from my file. Please add a fraud alert to my file, opt me out of promotional offers and send me my free report.

<Signature>

Mailing Address
Date of Birth
Social Security Number

4. Public Record Error – Bankruptcy or Account Status

<Credit Reporting Company Name>
<Credit Reporting Company Address>

Dear <Credit Reporting Company Name>

My name is _____. I am notifying you that you are reporting false information about me. The false information includes:

Bankruptcy Chapter 7 – the court has discharged my bankruptcy.

- OR –

Account 123 was discharged through bankruptcy.

- OR –

Account 123 was reaffirmed in my bankruptcy.

Please update this false information. Please add a fraud alert to my file, opt me out of promotional offers and send me my free report.

<Signature>

Mailing Address
Date of Birth
Social Security Number

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