

Date

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374

TransUnion LLC
Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19022

Experian
National Consumer Assistance Center
P.O. Box 2002
Allen, TX 75013

Re: Credit report error

Dear Sir or Madam:

I have discovered inaccurate information on my credit report maintained by **credit agency name**. The report is in my name -- **enter your full name here** -- and my Social Security number is **enter your Social Security number here**.

Enclosed, please find a copy of my credit report containing the mistaken data. I have highlighted the errors. Specifically, the following information is in wrong:

The Fair Credit Reporting Act following defines the following as billing errors that must be corrected. Pick those that apply to your situation and detail for the credit bureau what you believe is the mistake. Be sure to list the creditor's name and account number for which the incorrect data appears:

- A purchase made by someone other than the account's authorized user or something that you did not buy.
- A disagreement between the purchase price and the price shown on the bill.
- A charge for a product or service that was not delivered according to agreement.
- Mathematical errors.
- Questionable items or any entries for which you need more information.

Please investigate this matter with the creditor in question and you should find there is an error. When that is confirmed, please remove this error from my credit report.

In addition, please make this letter a permanent part of my credit record.

If you have any questions about my request or the credit information in question, please do not hesitate to call me at **work or home phone number, depending upon when you would prefer to discuss the matter**.

Thank you for your prompt attention to my request.

Your Signature
Your Name
Your Address
City, State and Zip Code

Enclosure: credit report