

# Letter to correct credit report errors

[Insert Date]

[Insert Name of Credit Agency]

[Insert Address]

RE: Request to correct errors in credit report # [insert file number on your credit report.]

Dear [insert name]:

In reviewing the credit report you sent me on [insert date], I have noticed the following errors:

1. [Describe the first error—e.g., “You list my date of birth as Jan. 1, 1900”]

This is incorrect. The correct information is: [be very specific here and accompany it with proof if you have it—e.g., “As the enclosed copy of my birth certificate shows, my date of birth is July 25, 1963.”].

2. [Describe the second error—e.g., “You list me as having an active charge account with Sears.”]

This is incorrect. The correct information is: [be very specific here and accompany it with proof if you have it—e.g., “I closed this account on March 15, 2001. Please note the enclosed copy of the letter I sent Sears instructing them to close the account.”].

3. [Describe the third error—e.g., “You list me as having made two late payments on my Bank of America home mortgage.”]

This is incorrect. The correct information is: [be very specific here and accompany it with proof if you have it—e.g., “I have made all my mortgage payments on time. Please note the enclosed copy of my latest mortgage statement as well as a letter from Bank of America confirming this fact.”].

According to the Fair Credit Reporting Act, you are required to respond to my request within 30 days. My contact information is: [insert mailing address and phone number.]

Sincerely yours,

[Insert your name]

