

**CONSUMER LITIGATION GROUP**

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**SAMPLE DEBT COLLECTION DISPUTE LETTER**

Below is a sample letter you can use to dispute inaccurate credit entries or inaccurate credit reporting. If you have any questions, consult a Consumer Rights Attorney. Nothing stated herein is legal advice. For legal advice, consult an attorney.

You can copy and paste the below text into your word processor. You will have to tailor and edit the document to suit your needs.

Make sure you send the letter Certified Mail, Return Receipt Requested. Credit bureaus are notorious for claiming they did not receive First Class mail.

TODAY'S DATE

YOUR NAME

YOUR ADDRESS

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

Dispute Department  
Experian Information Solutions,  
Inc.  
P.O. Box 9556  
Allen, TX 75013

Dispute Department  
TransUnion Consumer  
Solutions  
P.O. Box 2000  
Chester, PA 19022-2000

Via Certified Mail No. **XXXX XXXX XXXX XXXX XXXX**  
Return Receipt Requested

Re: Credit Reporting Dispute

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have **circled** the items I dispute on the attached copy of the report I received.

This item **(identify item(s) disputed by name of source, such as creditors, public records, tax court, etc., and identify type of item, such as credit account, judgment, etc.)** is **(inaccurate or incomplete)** because **(describe what is inaccurate or incomplete and why)**. I am requesting that the item be removed or changed **(or request another specific**

change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents, statements, letters, or other documents that support your dispute) supporting my position. Please reinvestigate the matters I disputed and delete or correct them as soon as possible.

I need you to immediately investigate my dispute because (Choose: I have applied for credit; I am applying for a credit or a job; other; etc.). The disputed matters are causing me harm such as (Choose: obtaining credit; obtaining a job; refinancing an existing loan; employment; other; etc.).

I am enclosing a copy of my drivers license to prove my identity and a utility bill to prove my residential address.

I am sending a copy of this letter and any documents to the creditors who reported inaccurate or incomplete information about me so that they can anticipate your reinvestigation of my disputes. The creditors I am sending a copy of this dispute and any documents are: (List names of creditors). (Send copies of your dispute to the creditors also using Certified Mail/Return Receipt Requested.)

Sincerely,

[SIGN]

Your Printed Name

Enclosures: (List what documents you are enclosing, if any.)

As always make a copy of the **signed** letter and any attachments you send.

**If you are unsure how to present your situation, phrase a concept, or are uncertain as to what information you should provide, please consult us.**