

Sample Dispute Letter

Complaint Department
TransUnion

To Whom It May Concern:

I received a copy of my credit report and am writing to dispute an item in my report that needs to be corrected. I have circled and numbered the item on the attached copy of the report. The reason why this item should be corrected is indicated below:

Item #1: Judgment
Docket #: SM102030 Small Claims
Reason: Paid in full on May 1, 2002

Attached is a copy of the court document supporting my position. According to the provision of the Fair Credit Reporting Act 611(a) [15 USC 1681i(a)], this disputed item must be reinvestigated or deleted from my credit report within 30 days. In the interim, this item should be noted on my credit report as "in dispute." I am also requesting the names, addresses and telephone numbers of individuals you contact so that I may follow up.

If it is determined through your investigation that the disputed item is inaccurate, please correct my report and send me notification that the information has been updated. I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of 612 [15 USC 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (909) 555-1111.

Thank you.

Sincerely,

John Brown
123 Main Street
Paris, TX 99109

Enclosures: credit report; court document