

Credit Report Dispute Form

If you feel there are inaccuracies in your Credit Report, you must contact each of the three major credit reporting agencies in whose report the information appears. TransUnion® and Equifax® give you the option to file either online or by mail. If filing by mail, please complete this form and send to the addresses below (as applicable). (Should you decide to file online, you may file your dispute at the Web sites listed below.)

1. Print the name and account number of the creditor in question in the Creditor Name/Account Number fields. Check off or clearly print the specific reason for your dispute. (For additional disputes, enter the information below.)

Creditor Name _____ Account Number _____

Dispute Reason(s)

Not My Account Account Status Not Correct Late Payments
 Paid in Full Identity Theft Incorrect Balance (Approx. Correct Balance) _____
 Other (Explain) _____

Creditor Name _____ Account Number _____

Dispute Reason(s)

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 Paid in Full Identity Theft Incorrect Balance (Approx. Correct Balance) _____
 Other (Explain) _____

Enter Additional Information to be Corrected (For Example: Name, Address, Employer):

2. Clearly fill out all the information below, then sign the form where indicated.

First Name _____ Middle _____ Last _____

Jr. ____ Sr. ____ Date of Birth (MM/DD/YYYY) ____/____/____

Address _____

City _____ State _____ Zip _____

Telephone Number _____



Social Security Number (Necessary to Access Your Credit Reports) --

Signature _____ Date _____

Remember to make a copy for your records.

3. You can print out and mail the entire form to either TransUnion or Equifax, using the appropriate address listed below. To file online, you can enter one of the following Web addresses in your browser window.

TransUnion:  TransUnion, 2 Baldwin Place, P.O. Box 2000, Chester, PA 19022
 <http://annualcreditreport.transunion.com/entry/disputeonline>

Equifax:  Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 <https://www.ai.equifax.com/CreditInvestigation/initLoginDisputePage.action>

Experian:  www.experian.com/rs/fi67.html

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