**Dispute Items – Credit Bureau – Reader Submitted Example#1**

Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number

Date

Dear CREDIT BUREAU NAME,

Re: Account Name and Number

I recently purchased a credit report from you that appear to have some serious errors. I know that I haven’t always been perfectly on-time with my bills, but I also know that you have some serious mistakes that make me look much worse than I actually am.

For one thing, you seem to have listed several things that just shouldn’t go on my report. These are highlighted on my report (attached) in yellow highlighter.

Also, I noticed that you show some late payments that are wrong, based on my recollection. Please correct the following.

Ames Home Loan #264513456

Gardener Finance #23456154

First USA M/C # 54621114564343453

I appreciate your attention to this. Heaven knows, my own, real credit mistakes are bad enough. I don’t need any mistakes making it even harder.

Please get back with me very soon to confirm that you have deleted the listings noted (or corrected the erroneous lates.)

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER