**Dispute Items – Credit Bureau – Reader Submitted Example#4**

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

Your company is currently reporting a negative listing to the three major credit bureaus (Experian, Trans Union, and Equifax) regarding the above referenced account. Based on my recollection and my records, I can find no reason for you reporting such history. If you’ll review your records I think you fill find your reported notations are inaccurate.

The erroneous status of your credit reporting agency record is unacceptable and is preventing me from obtaining necessary financing. Pursuant to Title 15, Section 1666 of the United States Code, I formally request the following documentary evidence pertaining to my account.

1. A copy of the original credit application showing the terms of the agreement.
2. A summary of all account activities, including all payments made, late charges, interest, date of payments received, date of payments posted, charges made, and date of charges posted.
3. Copies of all documents and financial instruments used to pay the disputed late payments.
4. Copies of all charges slips, invoices, promissory notes, and all other documents proving indebtedness.
5. Copies of all documents sent to me regarding my account.

The information and documentation is critical and time is the essence. Within less than thirty (30) days, I will be damaged partially because of the discrepancy with your reported records. The above noted code requires your response within thirty (30) days. Your prompt attention will be greatly appreciated. I hereby request that your response be mailed to the address listed below.

If you find that your information and documentation does not support the negative history reported to the three credit bureaus, I invite you to submit a completed Universal Data Form to said bureaus in order to remove the negative notations. Upon removal of the negative notations, I agree to hold your company harmless from any and all inconvenience and/or damage related thereto.

I appreciate your prompt response and cooperation.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER