



Removing Errors From Your Credit Report

By: Sharon



PRO TIP:

As a consumer, you are legally permitted to dispute anything on your credit report. If you can not recall an item, believe that the amount is incorrectly reporting, or ANYTHING, you have the right to dispute it!

How To Modify The Inquiry Removal Letters To Fit Your Credit Needs:

1. Insert the date.
2. Insert your personal information (name, address, and social security number).
3. Enter the Credit Bureaus information.
4. Enter in your **Creditors Name, Acct#:, Dispute Reason, Requested Correction.**

*****SEND ALL LETTER VIA CERTIFIED MAIL*******

It's very important to monitor your credit. Across The Board Inc, has provided resources below.

Identity IQ:

Check all three of all your credit reports \$1 at Identity IQ.

[Credit Reports Plus Identity Theft Protection | IdentityIQ](#)

Credit Karma:

Credit Karma give you access to TransUnion and Equifax credit report and scores weekly. Also, the two credit reports are FREE.

[Credit Karma](#)

***Disclaimer:** We are not lawyers. The content in this DIY credit repair booklet should **NOT** be used for legal advice in ANY way. We decided to share this information with you because it has worked for our clients. **You are solely responsible for any actions taken (or not taken) based on the material provided.** We make no warranty as to results that may be accomplished by using the information that we have provided. These letters can be used in many different ways, Credit Chick Sharon, LLC, will not be responsible for any damages (including, without limitation, indirect, consequential, special, or punitive damages) suffered or incurred by any person arising out of such person's use of or confidence of the information contained herein.

Please use at your own discretion.

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Your Name
Address

SS#:

Credit Bureaus
Address

Dear Sir or Madam:

This letter is a formal request to correct inaccurate information contained in my credit file. The item(s) listed below [is/are] completely [select and insert appropriate word(s): inaccurate, incorrect, incomplete, erroneous, or out-of-date]. I have enclosed a copy of the credit report your organization provided to me on [insert date of report] and circled in red the item(s) in question.

Creditor Name
Acct#:
Dispute Reason
Requested Correction

*****Requested Correction: [Describe exactly what you want. If you want an item deleted, say so and explain why. If you want an item corrected or updated, provide the correct information such as names, dates, amounts, and so forth and any evidence to support your claim DELETE THIS BEFORE YOU SEND TO THE CREDIT BUREAUS.]*****

In accordance with the federal Fair Credit Reporting Act (FCRA), I respectfully request that you investigate my claim, and if after your investigation you find my claim to be valid and accurate, I request that you immediately [delete, update, correct] the item(s).

Furthermore, I request that you send me a updated copy of my credit report. Additionally, please provide me with the name, address, and telephone number of each credit grantor that you provided a copy of my credit report within the past six months.

If your investigation shows the information to be accurate, I respectfully request that you forward to me a description of the procedure used to determine the accuracy and completeness of the item in question within 15 days of the completion of your re-investigation, as required by the Fair Credit Reporting Act.

I thank you for your consideration and cooperation. If you have any questions concerning this matter, I can be reached at [insert daytime phone number, including area code].

Sincerely,

(Name DO NOT SIGN)

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office
CC: Better Business Bureau