

Bankruptcy Dispute Letter Template

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Date]
[Credit Bureau Name] Dispute Department
[Address of Credit Bureau]

Subject: Dispute of Inaccurate Bankruptcy Reporting

Dear [Credit Bureau Name] Dispute Department,

I am writing to formally dispute the inaccurate and/or unverifiable bankruptcy information listed on my credit report. Pursuant to the Fair Credit Reporting Act (FCRA) and Metro-2 Reporting Standards, I am requesting an immediate investigation to ensure that only accurate, complete, and verifiable information is reported.

Inaccurate Bankruptcy Information

Court Name or Creditor	Case/Account Number	Filing/Reporting Date	Reason for Dispute
[Bankruptcy Court Name]	[Case Number]	[Filing Date]	[Incorrect Filing Date]

Specific Errors

1. Case Information:

- Error(s): Incorrect court name, case number mismatch, improper status as open, incorrect filing or discharge date.
- Supporting Evidence: Court documents showing case resolution or absence of filing.

2. Public Record Reporting:

- Error(s): Record not verified with the appropriate court, incorrect inclusion in report after removal.
- Supporting Evidence: Statement or response from the court or other public record sources.

Requested Action

1. Verify with the appropriate court that the reported bankruptcy information is accurate, complete, and up-to-date.
2. Remove the bankruptcy information if it cannot be verified as accurate and complete.
3. Notify me in writing once the investigation is complete and confirm the actions taken regarding the disputed information.

Legal Basis for Dispute

Under FCRA Section 611 (15 U.S.C. § 1681i), credit reporting agencies are required to investigate disputes and verify the accuracy of the reported information.

Additionally:

- FCRA Section 609 (15 U.S.C. § 1681g) provides me with the right to request how this bankruptcy was verified.
- Metro-2 Reporting Standards dictate accurate and timely reporting of bankruptcy status and details.
- Inaccurate or unverifiable public record information violates FCRA Section 623 (15 U.S.C. § 1681s-2).

Supporting Documents

I have enclosed the following documents to assist in your investigation:

1. Copy of my government-issued ID.
2. Copy of my credit report with the disputed bankruptcy information highlighted.
3. Court records and/or other supporting evidence showing inaccuracies in the reporting.

Additional Notes

This information must be verified directly with the court and not with third-party vendors. If this information cannot be verified as accurate and complete, it must be removed under FCRA Section 611(a)(5)(A).

I expect a resolution to this matter within the 30-day period as required by law.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Full Name]

Enclosures:

1. Copy of Government-issued ID
2. Highlighted Credit Report
3. Court Records/Supporting Documentation