

Dispute information provided for your credit report

This guide provides information and tools you can use if you believe that your credit report contains information that is inaccurate, and you would like to submit a dispute of that information to the company that provided the information to the credit reporting company (called a furnisher). Examples of information furnishers are your bank, your apartment building or your cell phone company.

It is important to dispute inaccurate information with both the credit reporting company that created the report and the furnishing company that provided the inaccurate information. Use this letter with the company that provided the information, such as your lender. We've created another guide and letter to dispute information with the credit reporting company (http://files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingSampleLetter.pdf).

Background

This guide includes a sample letter (http://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherDisputeLetter.docx) that provides the furnishing company with enough information to identify you and the specific accounts that you are disputing. To make it easier to identify the items that you are disputing, consider including a copy of your credit report with these items marked or

circled. This will make identifying the items that you are disputing easier. Your letter will explain why they are wrong. You may also want to include copies of additional supporting documentation.

All companies that report information to credit reporting companies are required to accept disputes from consumers. You can find the address for the furnishing company in your consumer report or by calling the furnishing company's customer service. Some companies may require additional documents, particularly in cases involving identity theft.

How to use the template:

1. In the sample letter from http://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherDisputeLetter.docx, fill in your personal information. Edit the information in [brackets] to address the specific inaccuracies that you are disputing. If you need to dispute several items, provide all of the information below about each one in a numbered list.
2. Print and mail the letter. You may consider using "return receipt requested," for proof that the company received it. Keep a copy of the letter for your records. If you send any information with the letter, send copies and keep your originals.
3. Ensure the error has been removed by requesting confirmation from the credit reporting company.

Note that if your complaint involves identity theft, you may want to take additional steps. You can visit the FTC's website www.identitytheft.gov to find out how to combat identity theft.

1 Identifying information

- Your full name
- Account number
- Date of birth
- Your address
- Driver's license number (optional)
- Social security number (optional)
- Today's date

2 Company information

- Name of company
- Company Address

3 Dispute information

- Report name
- Number each item you would like corrected
- Dates of disputed information
- Explanation of inaccuracy

4 Enclosures

- List any documents that are included

1 Sue Jones
Account # 1234-56678
DOB 12-01-1984
1234 Main Street
Columbus, Ohio 43215
3/10/2106

2 Ficus Bank
12345 Ficus Way
Grand Rapids, MI 49504
Dear Ficus Bank

3 I am writing to request an investigation of the following information that appears on my Equifax consumer report:
Dispute 1

- Account #: 1234-56789
- Dates associated with item being disputed: 12/01/2015
- Explanation of item being disputed: The account in question is showing as settled for less than full value, but I paid the full amount owed. Please update to show it as paid in full.

4 Enclosures:

- Copy of credit report with report number # 1234-56678
- Last billing statement from Ficus Bank
- Payoff Statement from Ficus Bank.

Thank you for your assistance.
Sincerely,
Sue Jones