

Sample Credit Repair Letters

Request for Copy of Credit Report

Date

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Please send me a copy of my credit file. Enclosed is \$_____ for your services.

Sincerely,

Request to Investigate Incorrect Items

Date

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Enclosed is a copy of my credit file. I have circled the item(s) that I believe are incorrect. Please investigate this item (these items) immediately.

Although I have an account with this subscriber/credit grantor, the circled information on the file is incorrect. (Insert a specific account as to why the information is incorrect here.) This entry (These entries) on my credit report is (are) extremely detrimental and inaccurately reflect my credit. Upon completion of your investigation, please send to me a copy of my credit file reflecting the results of your investigation.

Sincerely,

Request for Credit Report After Denial

Date

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Please send me a free copy of my credit file. I was denied credit within the past ____ days.

(Enclose evidence that you were denied credit or provide the name and address of the company that denied you credit within the credit reporting agency's free credit file time period)

Sincerely,

Request to Remove Inaccurate Items Reported by Creditor

Date

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Attached is a copy of my credit file with the disputed item(s) circled. Please investigate this item (these items) immediately. (Insert a specific account as to why the information is incorrect here.) The credit grantor has inaccurately reported this item (these items) and I want it (them) removed as soon as possible. When you have completed your investigation, please send me a copy of my credit file reflecting the results of your investigation.

Sincerely,

Date

Request to Remove Paid Items

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Attached is a copy of my credit file with the disputed item(s) indicated. Please investigate this item (these items) immediately. (Insert a specific account as to why the information is incorrect here.) Since this account (these accounts) has (have) been paid promptly and satisfactorily, the credit file does not reflect an accurate credit history. This inaccuracy (these inaccuracies) are extremely injurious and unfair to me.

Please send me a copy of my credit file that reflects the results of your investigation.

Sincerely,

Date

Request to Remove Inaccurate Items

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Attached is a copy of my credit file with the disputed items circled. There are several items that do not belong on my credit report. I have no knowledge of these accounts; they are not mine (add explanation if you know how confusion arose). These items are very injurious to my credit history; please investigate them immediately.

Please send me a copy of my credit file which reflects the results of your investigation.

Sincerely,

Date

Request to Remove Items After Divorce

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Attached is a copy of my credit report with the disputed item(s) circled. Please investigate this item (these items) immediately.

This item is (these items are) not mine but my former spouse's, and the creditor has released me of liability for this (these) account(s). I would like it (them) removed to reflect my proper credit history. This item is (these items are) very damaging to my ability to receive credit. Please send me a copy of my credit file reflecting the results of your investigation.

Sincerely,

Date

**Second Request Disputing
Inaccurate Information**

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

I still do not agree with the following items on my credit file following your investigation. I continue to find these inaccurate items to be highly damaging to my credit rating. They are not mine (insert specific account as to why information is incorrect here). Attached is copy of my credit report with the disputed item(s) circled. Please reinvestigate this item (these items) immediately.

Additionally, I would like the names, business addresses, and phone numbers of each person with whom you verified the information. Please send me a copy of my credit file that reflects the results of your reinvestigation.

Sincerely,

Request to Add Positive Credit History

Date

Name (First, Middle, Last Name, Jr./Sr.)

ADDRESS Phone #

Soc. Sec. #

Date of Birth

(If married; same information for spouse)

Previous address(es) for the past five years (include zip codes)

(Choose any one of the largest Credit Bureaus)

Dear Customer Relations Representative:

Please add the following items to my credit file.

- 1) Name of lender
- 2) Address
- 3) Account #
- 4) Amount borrowed
- 5) Date paid

Please send me a copy of my credit file when you have completed this request.

Sincerely,