

CREDIT REPORT DISPUTE FORM

If you feel there are inaccuracies in your credit report, you should complete and sign this form and mail it directly to the credit bureau (Experian, Trans Union or Equifax) that supplied the information. It is also advisable to write directly to the creditor (bank, department store or other lender) detailing the error and the corrective actions you have taken.

First Name _____ Middle _____ Last _____ Jr. _____ Sr. _____ Address _____ City/State/Zip _____ Date of Birth _____ Social Security Number (necessary to access your credit reports) _____ Signature _____		
<u>CREDITOR</u>	<u>DISPUTE</u>	<u>COMMENTS</u>
The creditor's name, your account number with them, and identification of the item in question, including date.	The specific reason that you disagree with the disputed item.	

Mail this form to the appropriate credit bureau. Please refer to the credit report for the correct mailing address.

FAIR CREDIT REPORTING ACT

Section 611: Procedure In Case Of Disputed Accuracy

- a) If the completeness or accuracy of any item of information contained in his file is disputed by a consumer, and such dispute is directly conveyed to the consumer reporting agency by the consumer, the consumer reporting agency shall within a reasonable period of time reinvestigate and record the current status of that information unless it has reasonable grounds to believe that the dispute by the consumer is frivolous or irrelevant. If after such reinvestigation such information is found to be inaccurate or can no longer be verified, the consumer reporting agency shall promptly delete such information. The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for believing the dispute is frivolous or irrelevant.
- b) If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute. The consumer reporting agency may limit such statements to not more than one hundred words if it provides the consumer with assistance in writing a clear summary of the dispute.
- c) Whenever a statement of a dispute is filed, unless there is reasonable grounds to believe that it is frivolous or irrelevant, the consumer reporting agency shall, in any subsequent report containing the information in question, clearly note that it is disputed by the consumer and provide either the consumer's statement or a clear and accurate codification or summary thereof.
- d) Following any deletion of information which is found to be inaccurate or whose accuracy can no longer be verified or any notation as to disputed information, the consumer reporting agency shall, at the request of the consumer, furnish notification that the item has been deleted or the statement, codification or summary pursuant to subsection (b) or (c) to any person specifically designated by the consumer who has within two years prior thereto received a consumer report for employment purposes, or within six months prior thereto received a consumer report for any other purpose, which contained the deleted or disputed information. The consumer reporting agency shall clearly and conspicuously disclose to the consumer his rights to make such a request. Such disclosure shall be made at or prior to the time the information is deleted or the consumer's statement regarding the disputed information is received.