CREDIT REPORT DISPUTE CHECKLIST

Fixing an error is free. Dispute with each credit bureau that shows it, and with the business that reported it.

BUDGET AND FINANCES

BEFORE YOU SEND

- [ ] Get the report showing the error (free weekly at AnnualCreditReport.com)
- [ ] Circle or highlight each error on a copy of the report
- [ ] Write down the report confirmation number, if any
- [ ] Gather proof: statements, receipts, letters, an FTC identity theft report
- [ ] Make copies. Never send originals

YOUR LETTER INCLUDES

- [ ] Full name, address and phone number
- [ ] Each item you dispute, with its account number
- [ ] Why each item is wrong
- [ ] What you want: removed or corrected
- [ ] A list of what you are enclosing
- [ ] Your signature and the date

SEND IT

- [ ] Certified mail, return receipt requested
- [ ] Keep a full copy of what you sent
- [ ] Also dispute with the business that reported it

BUREAU DISPUTE ADDRESSES

Equifax Information Services LLC
P.O. Box 740256, Atlanta, GA 30348
(866) 349-5191

Experian (include its dispute form)
P.O. Box 4500, Allen, TX 75013
(888) 397-3742

TransUnion LLC Consumer Dispute Center (include its dispute form)
P.O. Box 2000, Chester, PA 19016
(800) 916-8800

Addresses as published by the FTC. You can also dispute online or by phone.

WHAT TO EXPECT

- The bureau has 30 days to investigate.
- You get the results in writing, and a free copy of your report if anything changed.
- Not fixed? Ask the bureau to add a statement of your dispute to your file.
- Check your report again to confirm the change.

DISPUTE TRACKER

Sent to	Item disputed	Date sent	Certified #	30 days ends	Result