

Credit Bureau \_\_\_\_\_

Date \_\_\_\_\_

**RE: DISPUTE AND/OR CORRECT ERRONEOUS ITEMS ON CREDIT REPORT**

To Whom It May Concern:

I have gone through my credit report and distinguished every line of information that I believe to be erroneous, outdated, or simply mishandled and incorrectly recorded. I will address the problem that exists with each item. Verification of recorded documentation will reveal the legitimacy to the disputed items. It is of my deepest concern that this matter be corrected without much difficulty and I can begin restoring my credit integrity.

**Full Legal Name:** \_\_\_\_\_

**Current Address:** \_\_\_\_\_

**City** \_\_\_\_\_

**State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Social Security #** \_\_\_\_\_

**D.O.B** \_\_\_\_\_

**Disputed Items Below:**

1. Account Number \_\_\_\_\_ is erroneous and does not belong to me. This item indicates an outstanding charge off. I have no knowledge of this matter and believe it to be inaccurate. Please provide documentation in writing from this creditor that I \_\_\_\_\_ applied and defaulted on this account. If verification can't be provided in writing. I demand this item to be removed from my credit report.

2. Account Number \_\_\_\_\_ is erroneous and does not belong to me. This item indicates an outstanding charge off. I have no knowledge of this matter and believe it to be inaccurate. Please provide documentation in writing from this creditor that I \_\_\_\_\_ applied and defaulted on this account. If verification can't be provided in writing. I demand for this item to be removed from my credit report.

3. Account Number \_\_\_\_\_ is erroneous and does not belong to me. This item indicates an outstanding charge off. I have no knowledge of this matter and believe it to be inaccurate. Please provide documentation in writing from this creditor that I \_\_\_\_\_ applied and defaulted on this account. If verification can't be provided in writing. I demand for this item to be removed from my credit report.

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5. Account Number \_\_\_\_\_ is erroneous and does not belong to me. This item indicates an outstanding charge off. I have no knowledge of this matter and believe it to be inaccurate. Please provide documentation in writing from this creditor that I \_\_\_\_\_ applied and defaulted on this account. If verification can't be provided in writing. I demand for this item to be removed from my credit report.

Signature \_\_\_\_\_ Print Name: \_\_\_\_\_