

# Sample Letter to Remove Mistakes from Your Credit Report

(If you have any written proof of the mistake, send it with your letter, ideally by certified mail, with a return receipt.)

Date

Credit Bureau  
Street Address  
Oops, OH 00000

Dear Sir or Madam:

This letter is a formal complaint that you have reported inaccurate credit information on my credit report.

The following information is incorrect. Please conduct an investigation and respond to me in writing at the above address. If you cannot provide me with any documentation proving that this information is indeed accurate, this information must be deleted from my report as soon as possible.

*Describe the item here (name of agency, account number, address, and any other information you have. If you have proof of the inaccuracy, mention here that it is enclosed with your letter.)*

Sincerely,

Your signature

Your Name  
Your Social Security number (so they can access your account)  
Your Street Address  
City, ST 00000

**Note: If the credit bureau fails to respond within 30 days, send this letter again with another that states they failed to respond. Continue this cycle. If nothing happens after three rounds of letters, send a final letter containing all the original letters. Only in this final letter state that you will soon contact the Federal Trade Commission. If this doesn't do it, send a letter to the Federal Trade Commission, the department that enforces the Fair Credit Reporting Act, at Federal Trade Commission, CRC-240, Washington, DC 20580, or call 1-877-FTC-HELP.**