

# CREDIT REPORT Dispute Kit

If you believe your credit report is inaccurate and need to dispute reported items, follow these steps to insure your rights are protected under the Fair Credit Reporting Act and to hold the credit bureaus and creditors responsible for any possible claims you may have.

1. Obtain a copy of your credit report from each of the three credit bureaus, TransUnion, Experian, and Equifax.

If you have not obtained a credit report within the last year, you can request one for free using the attached Form #1. You only need to mail one copy of this form. You must include a copy of your driver's license and a utility bill for identity verification.

If you feel there are items that may be in dispute, it is best to request the credit reports by mail because the fine print on some Internet credit report websites may force you to waive some of your rights.

2. If you have already obtained a credit report within the last year, you will need 3 separate requests, one to each credit bureau, using a separate copy for each request of the attached Form #2. Include a check for \$8, a copy of your driver's license, and a utility bill for identity verification with each request.
3. Once you receive the reports, review them for inaccuracies such as incorrect credit limits, late payments, collection items, accounts that aren't yours, etc.

4. For all inaccurate items, gather as much documentation as possible to support your dispute (canceled checks, bank statements, payoffs, bankruptcy discharge, etc.)
5. Fill out the Credit Report Dispute (Form #3) and attach copies of all the supporting documentation you gathered.

Fill out a separate dispute to each credit bureau. For example, if all three reports are inaccurate, you will need to fill out three copies of Form #3 and make three copies of the documentation.

6. Make a copy of everything for your records including each dispute and all supporting documentation. This is very important. If they lose or don't respond to your requests, you will need a way to prove what you sent.
7. Send each dispute and supporting documentation to each credit bureau via USPS certified mail with return receipt requested. Check with the post office if you are unfamiliar with this process.
8. The credit bureaus have 30 days to send a response. In their response, they will provide an updated credit report.
9. If the bureaus refuse to remove valid disputed items, you may be able to file a lawsuit for claims against the credit bureau. Contact Culik Law for a Free Consultation to find out more.

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# CREDIT REPORT Dispute Kit

## Form #1 | Free Credit Report Request

Use this form if you have not requested your reports within the last year. You only need to send one copy of this request to obtain all three credit reports. Be sure to include a copy of your driver's license and a recent utility bill to verify your identity. The requests will not be processed without these items.

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Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

Alphabetical reference grid A-Z

Numerical reference grid 0-9

Social Security Number:

SSN input boxes

Date of Birth:

Date of Birth input boxes (Month/Day/Year)

Fold Here

Fold Here

First Name and M.I. input boxes

First Name

M.I.

Last Name and suffix (JR, SR, III, etc.) input boxes

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number and Street Name input boxes

House Number

Street Name

Apartment Number / Private Mailbox input boxes

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name input boxes

For Puerto Rico Only: Print Urbanization Name

City, State, and ZipCode input boxes

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

Previous House Number and Street Name input boxes

House Number

Street Name

Fold Here

Fold Here

Previous Apartment Number / Private Mailbox input boxes

Apartment Number / Private Mailbox

Previous For Puerto Rico Only: Print Urbanization Name input boxes

For Puerto Rico Only: Print Urbanization Name

Previous City, State, and ZipCode input boxes

City

State

ZipCode

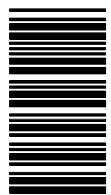
Shade Circle Like This -> [filled circle]

Not Like This -> [crossed circle] [checkmark]

I want a credit report from (shade each that you would like to receive):

- Equifax
Experian
TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.



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# CREDIT REPORT Dispute Kit

## Form #2 | Paid Credit Report Request

If you have already obtained a credit report in the last year, send 3 separate copies of this form to each credit bureau to request your credit reports. Include a check for \$8, a copy of your driver's license and a utility bill in your name for identity verification with each individual request. The credit report request will not be requested without these items.



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# CREDIT REPORT Dispute Kit

## Form #3 | Credit Report Dispute

Send one copy of this form, along with supporting documentation, to each credit bureau that is inaccurately reporting an account. Make a copy of everything you are sending, for your records. Send via USPS Certified Mail with return receipt requested. The credit bureaus are required to send a response in 30 days.

# CREDIT REPORT DISPUTE

\_\_\_\_\_  
Date

To (check one):

\_\_\_\_\_ Experian  
PO Box 4500 VIA CERT. MAIL NO. \_\_\_\_\_  
Allen, TX 75013

\_\_\_\_\_ Equifax Information Services LLC  
PO Box 740256 VIA CERT. MAIL NO. \_\_\_\_\_  
Atlanta, GA 30374

\_\_\_\_\_ TransUnion Consumer Solutions  
PO Box 2000 VIA CERT. MAIL NO. \_\_\_\_\_  
Chester, PA 19022

Dear Credit Reporting Agency:

I have a dispute about information on my credit report. Enclosed for verification of my identity is the following.

- ✓ Copy of my **driver's license or state ID**,
- ✓ Copy of a **utility bill, in my name, to my address**.

**NAME:**

\_\_\_\_\_  
First Name Middle Initial Last Name Jr., Sr., III, etc.

**SOCIAL SECURITY NUMBER:** \_\_\_\_\_

**ADDRESS:**

\_\_\_\_\_  
House Number Apt./Unit Street Name

\_\_\_\_\_  
City State ZIP Code

**PREVIOUS ADDRESS (if at your current address for less than two years):**

\_\_\_\_\_  
House Number Apt./Unit Street Name

\_\_\_\_\_  
City State ZIP Code

*Print additional copies of this page if there is more than one dispute*

**DISPUTE INFORMATION:**

\_\_\_\_\_  
Creditor

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Date of Credit Report

\_\_\_\_\_  
Credit Report Number (if available)

Reason for Dispute:

I have enclosed the following documentation in support of my dispute:

**I SWEAR THAT THE ABOVE INFORMATION IS TRUE BASED ON MY OWN PERSONAL KNOWLEDGE UNDER PENALTY OF PERJURY. PLEASE TREAT THIS DISPUTE AS AN AFFIDAVIT.**

Sincerely,

\_\_\_\_\_  
Sign

\_\_\_\_\_  
Print