



A Step-by-Step Guide to Disputing Your Credit

We've included everything you need to dispute an error on your credit report, including template letters to send to the three credit reporting agencies. Print out this checklist and follow each step to dispute your credit the right way.

1. **If you haven't already, get your free credit reports at:**

<https://www.annualcreditreport.com/index.action>

- Make sure to get all 3 of your reports – **Equifax, Experian** and **TransUnion**.
- Save them as PDFs on your computer (or print them) so you can review later.

2. **Look at each report carefully to make sure all information is correct.** Here's what to check:

- Your Personal Identifying Information.** Make sure your name, date of birth, address and current phone number are correct. If your social security number is on the report, verify it as well (you'll likely see previous addresses on the report and that's okay. If you see an address you don't recognize or never used, you'll need to dispute it with the agency).

- The Accounts.** First, make sure that the accounts on your report are actually yours (ID Theft victims or people whose information gets mixed with other consumers often have accounts on their report that they don't recognize at all). Next, verify the accounts that are yours are reported correctly. They should accurately show the amount you owe, whether you've paid on time or not, and how much is left to pay.

- If you do see accounts that are not yours**, and you believe you are a victim of Identity (ID) Theft, you should file a **Police Report** that includes any of the accounts that you believe were opened by fraud. If you cannot submit a police report, you can also complete an **Identity Theft Fraud Victim's Complaint and Affidavit** by going here:
<https://www.attorneygeneral.gov/wp-content/uploads/2017/12/pdf-0094-identity-theft-affidavit.pdf>

- “Inquiries” - records of who has requested your credit report.** Creditors (or anyone else) who review your credit must have a legal reason for doing so. There are 3 types of inquiries:

1. ones made because you requested credit (“hard inquiries”)
2. ones made by companies you already do business with (“soft inquiries”) and
3. promotional inquiries.

- If you see “hard” inquiries that you do not recognize, it could mean someone has applied for credit in your name.** You should dispute these. You may also dispute “soft” inquiries IF the accounts are fraudulent.

- While you cannot dispute promotional inquiries, you can tell the credit reporting agencies that you want to **“opt-out”** of these in the future. You can put this request in your letter if you want. (Promotional inquiries don’t include all of your information, just enough for you to receive offers from companies that want to do business with you).

3. Write a dispute letter to each Credit Reporting Agency. Remember:

- If you DO NOT believe you are a victim of Identity Theft, use the letters attached at the end of this document. Fill in the letter with your personal information and report number with the date of the report. Then, list everything you are disputing in the report with the reason why you are disputing those items. If you have any documents that are evidence of your dispute, enclose those with your letter. **KEEP COPIES OF EVERYTHING YOU SEND.**

- 4. What to expect next.** After the credit reporting agency receives your dispute letter, it has 30 days to conduct an investigation. This will usually involve the agency contacting creditors whose accounts you have disputed. Within 30 days, you should receive a new report back in the mail, that hopefully contains corrections – **although many times it does not.** Read more on that in **“Step 5. When to Call an Attorney”** below. The credit reporting agency may also write back asking for more information, which you should provide if you can.



5. When to Call an Attorney:

- If you receive a report with information that isn't yours - including addresses, phone numbers, jobs and accounts – you should contact the attorney right away (even if you have not yet made a dispute yourself).
- When you have already tried disputing false information yourself, unsuccessfully, **and** that information is not yours – especially if you are an ID Theft Victim.
- When collectors are harassing you to collect accounts that are not yours.
- When you are denied housing, a job, or credit because of false information in your report.

6. How to get in Touch with Us:

- Web: www.consumerlawsc.com
- Email: dave@consumerlawsc.com
- Phone: 803-509-6800

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RESEARCH REQUEST TO EQUIFAX

Equifax Credit Information Services
P.O. Box 740256
Atlanta, GA 30374

RE: Equifax Confirmation No. 999999999

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,
WHICH APPEARED ON MY REPORT DATED _____.

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

If you claim that the disputed information is accurate, I am further requesting that you advise me, in writing of:

1. the basis of your denial of my dispute
2. a copy of my file as revised as a result of your investigation
3. the business name and address of any furnisher of information that you contacted in connection with your investigation, as well as its telephone number
4. I am also requesting that you provide a description of the procedure you used to determine the accuracy and completeness

of the information, and

5. Sufficient evidence that the information is true and accurate as it relates to me.

6. Finally, as to any information that you delete based on my dispute, I'm requesting that you furnish notification that the item has been deleted to any entity to which you've provided my consumer report in the last six months, and that you confirm to me in writing that you've taken this action when you return the results of my dispute.

Please delete these references. Please HELP ME as this has caused me tremendous problems.

Signed:

Name

Date

RESEARCH REQUEST TO EXPERIAN

Experian
P.O. Box 9701
Allen, TX 75013

RE: Experian Report No. _____

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,
WHICH APPEARED ON MY REPORT DATED _____.

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

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Please delete these references. Please HELP ME as this has caused me tremendous problems.

Signed:

Name

Date

RESEARCH REQUEST TO TRANS UNION

TRANS UNION
P.O. BOX 2000
CHESTER, PA 19022-1000

RE: T.U. FILE NO: _____

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,
WHICH APPEARED ON MY REPORT DATED _____.

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

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5. Sufficient evidence that the information is true and accurate

as it relates to me.

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Signed:

Name

Date