

Sample Frivolous Dispute Letter #1

Your Name
Street Address
City, State Zip Code

Credit Bureau Name
Street Address
City, State Zip

Date

Dear Credit Bureau,

I received a letter from your firm stating that my letter requesting verification of erroneous items on my report as being classified as “frivolous” or “irrelevant”. I assure you that in no way do I consider a matter of such importance to me as frivolous not irrelevant. In fact if you do not honor my original request to verify the items contained in my previous letter, mailed Sept 25th via certified mail, I will file a complaint with the Federal Trade Commission against your company.

I have include my original disputes for your convenience below:

The following information therefore needs to be reinvestigated. I respectfully request to be provided proof of this alleged item, specifically the contract, note or other instrument bearing my signature. Failing that, the item must be deleted from the report as soon as possible:

Item- #	Account Name and Number	Reason Of Dispute
1.		
2.		
3.		
4.		
5.		
6.		
7.		

The listed item is completely inaccurate and incomplete, and is a very serious error in reporting. Please delete this misleading information, and supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you have 30 days to complete your reinvestigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well. Please provide this information within 15 days of the completion of your reinvestigation.

Sincerely,
Your Name
You're Social Security Number

Sample Dispute Letter #2

Your Name
Street Address
City, State Zip Code

Credit Bureau Name
Street Address
City, State Zip

Date

Dear Credit Bureau,

This letter is a formal complaint that you are reporting inaccurate and incomplete credit information. I am distressed that you have included the below information in my credit profile and have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish.

Credit reporting laws ensure that bureaus report only 100% accurate credit information. Every step must be taken to assure the information reported is completely accurate and correct.

The following information therefore needs to be reinvestigated. I respectfully request to be provided proof of this alleged item, specifically the contract, note or other instrument bearing my signature. Failing that, the item must be deleted from the report as soon as possible:

Item- #	Account Name and Number.	Reason Of Dispute
1.		
2.		
3.		
4.		
5.		
6.		
7.		

The listed item is completely inaccurate and incomplete, and is a very serious error in reporting. Please delete this misleading information, and supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you have 30 days to complete your reinvestigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well. Please provide this information within 15 days of the completion of your reinvestigation.

Sincerely,
Your Name
Your Social Security #