**Dispute letter template.** You can use this template to draft a dispute letter to a credit reporting company (e.g. Experian, Equifax, TransUnion). A *dispute* is when you tell the credit reporting company what you think is wrong with your credit report and ask them to fix it. This template was adapted from materials from the Consumer Financial Protection Bureau. For more information about disputes, visit [www.cclponline.org/resource/med-debt-credit-reports](http://www.cclponline.org/resource/med-debt-credit-reports).

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[Your name]

[Your return address]

[Date you are sending the letter]

[Name of Credit Reporting Company]

[Street Address]

[City, State, Zip Code]

**Re: Disputing information on my credit report**

Dear [Name of Credit Reporting Company]:

I am writing to dispute the following information that appears on my [Name of Credit Reporting Company] consumer report:

**Item 1:**

* ***Describe the piece of information you are disputing****, so the credit reporting company knows what you are referring to. If relevant, include the name of the account number (e.g. “214365YZ”); the name of hospital, doctor, debt collector, bank, or company that provided the information to the credit reporting company (e.g. “ABC Health,” “USA Collections”); the category that the item is listed under on your credit report (e.g. “personal information,” “collections account,” “credit inquiries”); and any dates associated with the item (e.g. “opened 8/28/2019”).]*
* ***Explain why you are disputing the information.*** *You can use one of the options below, if it applies to your situation, or write your own short explanation. Include copies of any supporting documentation that you have.*
	+ *“This item is medical debt, and the inclusion of adverse information concerning medical debt on consumer reports is prohibited by Colorado state law, Colorado Revised Statutes 5-18-109(1)(f)(I).”*
	+ *“My report lists my [name/address/date of birth] incorrectly. My correct [name/address/date of birth] is \_\_\_.”*
	+ *“I don’t recognize the account(s) in question.”*
	+ *“The report shows I owe money to a company that I have already repaid. I repaid [X amount] on [Y date]. I have attached proof of payment to this letter.”*
	+ *“This item is inaccurate because \_\_\_\_\_.”*
* ***Explain what you want them to do: remove or correct the information.***
	+ *If you are requesting that the item be removed entirely, like a medical debt account that should not have been listed, say: “*I am requesting that this item be removed from my report as soon as possible.”
	+ *If you are requesting that an inaccurate or incomplete item be changed to be made accurate or complete, say: “*I am requesting that this item be corrected to reflect [my correct address / the payments I made on X and Y date / etc.].”

*If you have more than one piece of information you’re disputing, describe the next item in the same way you did above. Number each section Item 2, Item 3, etc.*

*It can be helpful to include a copy of your credit report with the information you are disputing circled. If you do that, add: “*I have also attached a copy of the report I received with [this item/these items] circled.”

*It can also be helpful to include copies of documents that support your argument and prove what you are saying is true, such as medical bills, payment records, or court documents. If you add supporting documents, add: “*I have also attached [a copy of/copies of] [attached document(s)]supporting my position.*”*

Please reinvestigate and address this issue as soon as possible. Thank you for your assistance.

Sincerely,

[Your name]

[Phone number where credit reporting company can reach you]