

## SAMPLE DISPUTE LETTER

Date

Your Name  
Address  
City, State, Zip Code  
(Fax Number)

Complaint Department  
Name of Company  
Address  
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items disputed on the attached copy of the report I received.

This (these) item(s) (identify disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is inaccurate (or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable to describe any enclosed documentation such as a police report, Identity Theft Affidavit, payment records, court documents) supporting my position. Please reinvestigate this (these) matter(s) and delete (or correct) the disputed item(s) as soon as possible.

In addition, pursuant to FACTA, as a victim of Identity theft, I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be mailed (or faxed) to me at the address (or number) listed. **In addition, please make these records available to law enforcement upon their request.**

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

## SAMPLE DISPUTE LETTER FOR EXISTING ACCOUNTS

Date

Your Name

Address

City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent charge (or debit) on my account in the amount of \$\_\_\_\_\_. I am a victim of identity theft, and I did not make this charge (or debit). I am requesting that the charge be removed (or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as a police report or Identity Theft Affidavit) supporting my position. Please investigate this matter and correct the fraudulent charge (or debit) as soon as possible.

In addition, pursuant to FACTA, as a victim of Identity Theft, I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be mailed (or faxed) to me at the address (or number) listed. **In addition, please make these records available to law enforcement upon their request.**

Sincerely,

Your Name

Enclosures: (List what you are enclosing)