Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number

Date

Dear (CREDIT BUREAU NAME),

I have reviewed my report recently. There were names and addresses on it that are incorrect - spelling errors or just plain wrong from my credit report, as allowed by the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i and the Metro 2 credit reporting guidelines. It has come to my attention that the following information on my credit report is incorrect:

**PLEASE FIX EVERYTHING IN MY PERSONAL INFORMATION THAT IS NOT THE FOLLOWING:**

1. **PLEASE UPDATE MY NAME TO: {client\_first\_name} {client\_last\_name}**
2. **PLEASE UPDATE MY ADDRESS TO: {client\_address}**
3. **MY ONLY SOCIAL SECURITY NUMBER: {ss\_number}**
4. **MY ONLY AND CORRECT DATE OF BIRTH: {bdate}**
5. **MY ONLY EMPLOYER IS:**

**I DO NOT WISH TO HAVE MY PHONE NUMBER LISTED ON MY REPORT.**

Moreover, I request the removal of any other personal information currently listed on my credit report that is inaccurate and does not pertain to me. Specifically, I demand the removal of all other addresses from my report, as they are not deliverable to me by the U.S. Post Office and are not reportable under the FCRA due to their inaccuracy.

I have attached a copy of my identification card and a recent {bank statement/utility bill/ID} for verification purposes, as required by the FCRA.

Under the FCRA Section 611(a)(1)(A), I am entitled to a free copy of my credit report once you have completed the necessary updates. Kindly provide me with an updated credit report so that I may verify its accuracy.

As the FCRA stipulates, if you are unable to complete the investigation within the 30-day timeframe, you must remove the disputed information from my credit report. Additionally, I would like to remind you that under the FCRA, 15 U.S.C. § 1681i(a)(5)(A), you are required to notify me of the results of the investigation within five business days after it is completed.

Thank you for your assistance in resolving this dispute. I look forward to receiving an updated credit report from your agency.

Sincerely,

[Your First and Last Name]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[Your Social Security Number]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

Dear [Credit Bureau Name],

I am writing to dispute and request correction of inaccurate personal information on my credit report, as provided for under the Fair Credit Reporting Act (FCRA) and the Metro 2 credit reporting guidelines. After a thorough review of my credit report, I have identified several discrepancies in my personal information, which I believe require immediate attention and rectification.

The incorrect details that need to be updated are as follows:

1. **Name: Please update my name to: [Client First Name] [Client Last Name].**
2. **Address: Please update my address to: [Client Address].**
3. **Social Security Number: My only Social Security Number is: [SSN].**
4. **Date of Birth: My correct date of birth is: [Date of Birth].**

I also wish to bring to your attention the following concerns regarding my personal information:

1. **Employer Information: My only employer is [Employer Name]. Please ensure this information is accurately reflected on my credit report.**
2. **Phone Number: I do not wish to have my phone number listed on my credit report. Kindly remove it from all sections of my report.**

Furthermore, I request the removal of any other personal information that is currently being reported and is not accurate or belongs to someone else. Specifically, I request the removal of all other addresses that are not deliverable to me by the U.S. Post Office, as they are in violation of the FCRA and Metro 2 guidelines. According to these laws, inaccurate and unverifiable addresses should not be included in credit reports.

To assist you in the verification process, I have attached a copy of my identification card along with a recent [Bank Statement/Utility Bill/ID]. Please use this information to verify my identity and make the necessary corrections.

Upon completion of the necessary updates, I request that you provide me with a new and accurate copy of my credit report for my review.

I understand that the FCRA requires you to investigate and respond to my dispute within 30 days of receipt. I trust that you will adhere to these guidelines and take appropriate action to ensure the accuracy of my credit information.

Thank you for your attention to this matter. Your prompt action in resolving these discrepancies is greatly appreciated. Please feel free to reach out to me if any additional information is required to facilitate this dispute resolution process.

Best Regards,

[Your First and Last Name]

[Your Name]

[Your Street Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

[Name of Credit Bureau]

[Credit Bureau Address]

[City, State, Zip Code]

Re: Credit Dispute for Personal Information and Address Removal

Dear [Name of Credit Bureau Representative],

I am writing to formally dispute inaccurate personal information and request the removal of an incorrect address from my credit report, as allowed by the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i. It has come to my attention that the following information on my credit report is incorrect:

* **Personal Information: [Inaccurate personal information, e.g., name, date of birth, Social Security number]**
* **Incorrect Address: [Inaccurate address, e.g., 123 Main St., Anytown, USA]**

As per the FCRA, I am entitled to request an investigation into this matter, and I am providing you with the correct information:

* **Correct Personal Information: [Correct personal information, e.g., name, date of birth, Social Security number]**
* **Correct Address: [Correct address, e.g., 456 Elm St., Sometown, USA]**

I kindly request that you investigate this matter and remove or correct the inaccurate information within 30 days, as required by the FCRA. I also ask that you send me written confirmation of the changes made to my credit report once the investigation is complete.

To assist you with the investigation, I am enclosing a copy of my credit report highlighting the disputed information and the following documents as proof of my correct personal information and address:

* Copy of my driver's license
* Copy of my Social Security card
* Copy of a recent utility bill showing my correct address

As the FCRA stipulates, if you are unable to complete the investigation within the 30-day timeframe, you must remove the disputed information from my credit report. Additionally, I would like to remind you that under the FCRA, 15 U.S.C. § 1681i(a)(5)(A), you are required to notify me of the results of the investigation within five business days after it is completed.

Thank you for your prompt attention to this matter. I look forward to receiving confirmation that the inaccurate information has been removed or corrected. If you require additional information or have any questions, please feel free to contact me at [your phone number] or [your email address].

Sincerely,

[Your First and Last Name]