

## **Instruction Guide: How to Send Your Dispute Letter via Mail**

Sending a dispute letter is an important step in resolving credit report inaccuracies or disputes with credit bureaus and collection agencies. Follow these instructions to ensure your dispute letter is properly prepared and sent:

1. Prepare the necessary documents:
  - Dispute Letter: Compose a detailed dispute letter explaining the inaccuracies or issues you wish to address. Include your full name, current address, and account information related to the dispute.
  - Identification (ID) Copy: Make a copy of your ID to include in every envelope mailed to the Credit Bureaus (Equifax, TransUnion, and Experian). Note that ID is not required when sending dispute letters to Collection Agencies.
2. Address mismatched address situations:
  - If your CURRENT address does NOT match the address on your ID, provide proof of residency along with your dispute letter. Include one of the following documents (within 30 days old): • Utility Bill • Bank Statement • Valid Driver's License • State ID • Utility Bill with the CURRENT correct address • Pay Stub • W-2 Form • 1099 Form • Rental Lease Agreement • House Deed • Mortgage Statement
3. Complete the dispute letter:
  - Fill in the following information by hand at the top of your dispute letter: • Date of Birth • Social Security Number
  - Use black or blue ink to write your Date of Birth and Social Security Number.
4. Choose the mailing method:
  - Mail your dispute letter using either standard US Mail or Certified Mail. The choice is yours. Certified Mail provides proof of delivery and can be helpful for tracking purposes.

5. Sign your letter:

- Sign above your printed name at the bottom of the letter in black or blue ink. This signature verifies that you personally sent the letter. However, DO NOT sign letters that are going to Collection Agencies.

6. Understand the investigation timeline:

- According to the Fair Credit Reporting Act (FCRA), credit reporting agencies and furnishers must investigate disputes within 30 days of receipt. The agency may extend this period to 45 days if you provide additional relevant information during the initial 30 days.

7. Timing starts upon receipt:

- Remember, the clock starts ticking for the investigation timeline only after the credit reporting agency receives and opens your dispute letter.

**By following these instructions, you will effectively send your dispute letter and initiate the process of resolving credit report inaccuracies or disputes with credit bureaus and collection agencies.**

## **CREDIT BUREAU ADDRESSES**

Equifax Information Services, LLC

P.O. Box 740256

Atlanta, GA 30374-0256

1-888-548-7878

Experian Dispute Department

P.O. Box 9701

Allen, TX 75013

1-855-414-6048

TransUnion, LLC

Consumer Dispute Center

PO Box 2000

Chester, PA 19016

1-800-916-8800