Checklist

How to dispute an error on your credit report.

A strong credit report dispute clearly identifies the error, explains why it's wrong, and includes records that support the correction. Use this fillable checklist to document each disputed item, gather necessary documents, and submit to the bureaus.

Review your credit reports.

Check your reports from all three nationwide credit bureaus, Equifax, Experian, and TransUnion, because an error may appear on one report but not the others.

Download free credit reports

- [ ] Visit AnnualCreditReport.com and request reports:
  - [ ] Experian
  - [ ] Equifax
  - [ ] TransUnion

Review reports

Accurate negative information generally stays on your report for 7 years, or 10 for bankruptcy. Flag items that are wrong, not items you'd rather not see.

Complete the tasks below for each credit bureau:

- [ ] Experian
- [ ] Equifax
- [ ] TransUnion

- Confirm that your name, address, phone number, and other identifying details are accurate.
- Look for accounts that are not yours, or information that may come from someone with a similar name.
- Check whether on-time payments are listed as late or closed accounts are listed as open.
- Review payment status, balances, credit limits, account dates, and duplicate debts for inaccuracies.

Document each error.

Create records

Create a separate record with the following details:

- [ ] Account number as shown on the credit report
- [ ] Credit report page or section number
- [ ] The incorrect information as reported
- [ ] The correct information

Report identity theft

- [ ] If you find an error that may be caused by identity theft, visit IdentityTheft.gov.

Gather supporting records.

Gather documents that support the specific correction you're requesting. Never send originals — copy the following documents:

- [ ] The credit report page with the disputed item circled or highlighted
- [ ] Copies of billing and account statements, payment records, canceled checks, or payoff confirmation that support your position
- [ ] Correspondence from the creditor, lender, collector, court, or other information provider
- [ ] A copy of your identification and proof of your current address, if the bureau requests them

Other supporting documents: _____

_____

Complete dispute information.

Submit a separate dispute for each credit bureau reporting the error and for the company that supplied the information.

- [ ] Decide whether to submit online or via mail.

Submit online.

- [ ] Submit to Experian online dispute center
- [ ] Submit to Equifax online dispute center
- [ ] Submit to TransUnion online dispute center

Submit via mail.

Gather submission details and download letters

- [ ] Experian dispute page
- [ ] Equifax dispute page
- [ ] TransUnion dispute page

Complete dispute letter

- [ ] Include your full name, mailing address, and date of birth.
- [ ] Add the credit report confirmation number.
- [ ] Include the account number for each disputed item.
- [ ] Write an explanation for each disputed item with the requested correction.
- [ ] List the supporting documents enclosed.
- [ ] Sign and date the letter.
- [ ] Print the letter.

Mail dispute letter

- [ ] Make a complete copy of the letter and every attachment.
- [ ] Send your letter via certified mail with a return receipt.

  Date mailed _____

- [ ] Save the online confirmation, certified mail receipt, return receipt, or other proof of delivery.

  Date delivered _____

Contact the furnisher.

- [ ] Contact the furnisher separately — the bank, lender, landlord, or collector that supplied the information for your credit report.

List furnishers

For each furnisher, create a separate record with the following details:

- [ ] Recipient name
- [ ] Website
- [ ] Contact details
- [ ] Dispute Information to submit

Submit letter

For each furnisher:

- [ ] Draft letter
- [ ] Complete letter:

  For online submission

  - [ ] Add electronic signature
  - [ ] Convert letter files to PDF if needed

  For mail submission

  - [ ] Print letter
  - [ ] Sign letter
- [ ] Submit letter

  Date submitted or mailed _____
- [ ] Confirm delivery

  Date confirmed _____

Track the investigation.

The bureau generally has 30 days to investigate, or 45 days if you filed after receiving your free annual report.

- [ ] Response due by _____
- [ ] Results received

  Date received _____
- [ ] Error corrected
- [ ] Error not corrected — choose your next step:
  - [ ] Request how the investigation was conducted
  - [ ] Dispute again with new supporting documents
  - [ ] Ask the bureau to add a statement of dispute to your file
  - [ ] File a complaint with the Consumer Financial Protection Bureau (CFPB)
- [ ] Re-check all three reports after 60 days

Fill out this checklist on screen with Adobe Acrobat — no printing required.

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