

Credit Report Dispute Letter — Equifax Template

Use this letter to formally dispute errors or inaccuracies on your Equifax credit report.

■ YOUR INFORMATION

Full Legal Name:

Date of Birth:

Current Address:

Previous Address (if moved in last 2 years):

Phone Number:

Email Address:

Last 4 Digits of SSN (for verification only):

■ ERROR(S) ON YOUR CREDIT REPORT

Error #1

Creditor / Account Name:

Account Number (partial):

Nature of Error (wrong balance, not mine, paid-off shown open, etc.):

What it SHOULD say:

Error #2

Creditor / Account Name:

Account Number (partial):

Nature of Error (wrong balance, not mine, paid-off shown open, etc.):

What it SHOULD say:

Error #3

Creditor / Account Name:

Account Number (partial):

Nature of Error (wrong balance, not mine, paid-off shown open, etc.):

What it SHOULD say:

■ SUPPORTING DOCUMENTS ENCLOSED

- Copy of government-issued photo ID
- Proof of address (utility bill / bank statement)
- Copy of credit report with error(s) highlighted
- Payment receipts / bank statements proving correct info
- Court documents (if disputing bankruptcy / judgement errors)
- Identity theft report (if applicable — [FTC IdentityTheft.gov](https://www.ftc.gov/identitytheft))

✉ ■ LETTER BODY

Date: [Date]

Equifax Information Services LLC
P.O. Box 740256, Atlanta, GA 30374-0256

Re: Formal Dispute of Inaccurate Credit Report Information

Dear Equifax Dispute Team,

I am writing to formally dispute the following inaccurate information on my Equifax credit report. I obtained a copy of my report on **[Date]** and identified the errors described below.

[List each error clearly — account name, account number, what is wrong, what is correct]

Under the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute within **30 days** of receipt. Please remove or correct the inaccurate items and send me an updated copy of my credit report at no charge once the investigation is complete.

I have enclosed copies of supporting documentation. Please do not hesitate to contact me.

Sincerely,
[Your Name]
[Your Address]
[Phone] | [Email]

■ *Tip: Send via Certified Mail with Return Receipt. Equifax must respond within 30 days under the FCRA.*