

How to obtain a credit report

You can obtain your credit report from the three major reporting bureaus- Transunion, Equifax, and Experian. There are other reporting bureaus like Chexsystems. Regardless of the credit bureau the dispute process is the same.

Once a year you are eligible to receive a free credit report from the three major credit bureaus. To order, visit www.annualcreditreport.com all 877-322-8228, or complete the FTC's Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not go directly to the credit bureaus website for your free report.*

You can obtain another copy of your report within a 12-month period by paying for it through the credit bureaus.

Sample Letter

This is only one type of letter. You can go google "dispute credit report letter" and find many examples.

Name of Credit Bureau
Address

Re: Your Name, Your Social Security #

Dear Sir or Madam:

I recently obtained a copy of my credit report from your agency and found the following items to be in error:

Item 1: I dispute **NAME OF COMPANY** (EX. ABC COLLECTIONS), account number XXXX. I dispute the debt because **GIVE THE REASON** (EX. I FILED BANKRUPTCY ON THIS DEBT, BECAUSE THE DEBT IS OLDER THEN ALLOWED, ETC).

Sincerely
Your Name
Your Address

Credit Bureau Dispute Address

Experian	Equifax
PO Box 4500	PO Box 740256
Allen, TX 75013	Atlanta, GA 30374

TransUnion Corporation
Attn: Consumer Dispute Center
PO Box 2000
Chester, PA 19022

* <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>

** <https://gustancho.com/2015-guidelines-on-credit-disputes>. The picture on the front is from this website.

Credit Report Disputing

A guide to help dispute your credit report for after bankruptcy and in the future.



Credit Reports

Your credit report contains information about where you live, how you pay your bills, judgments or bankruptcies filed.*

What Is a Credit Dispute?

A credit dispute is when a consumer disputes a derogatory credit item on their credit report. What happens is a consumer can dispute a derogatory credit item by **writing a letter** to the three credit bureaus stating that the information posted on their credit report is incorrect or that the derogatory information posted on their credit report does not belong to them. The credit bureaus then notifies the creditor that the consumer is disputing and the creditor has 30 days to respond with the validity of the credit dispute.** Once the creditor responds within 30-days you are sent a new credit report showing what the credit bureau did with the debts disputed.

Sometimes you may have to dispute many times to have things corrected. This can be frustrating, but **you can do it**. Why waste your money on credit repair companies, when you can dispute your credit report on your own. The credit repair companies are not doing anything special.

A credit bureau can report most accurate negative information for 7-years and bankruptcy information for 10 years. Information about an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer. There is a standard method for calculating the seven-year reporting period. Generally, the period runs from the date that the event took place.*

Steps to Disputing

Tell the credit bureau, in writing, what information you think is inaccurate. Include copies (NOT originals) of documents that support your position. In addition to providing your complete name and address, your letter should clearly identify each item in your report you dispute, state the facts and explain why you dispute the information, and request that it be removed or corrected. You may want to enclose a copy of your report with the items in question circled. You should send your letter by certified mail, "return receipt requested," so you can document what the credit bureau received. Keep copies of your dispute letter and enclosures.*

Bankruptcy Clients

Your report should have balances showing zero dollars (\$0.00) owed to the creditor. Judgments should be notated that they were included in the bankruptcy. The negative history should be removed, but it tends to take multiple disputes to remove that information.

When disputing information on your credit report you should include a copy of your discharge and a copy of your list of creditors.

We do send out a one-time courtesy letter to all three credit bureaus. You will receive a copy of the letter along with the attachments that we send to the credit bureaus. However, the credit bureaus do not have to listen to us since we are a third-party. The credit bureaus only have to listen to the consumer **(YOU)**.

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