

How to Dispute an Item on Your Credit Report

Note: Use these instructions and letter to dispute an item on your credit report that you believe to be wrong or inaccurate.

These instructions and letter may not be right for your case. They can not take the place of advice from a lawyer. Talk to a lawyer if you have **any** questions.

Do not change this letter. If you change the letter, you might lose language you need.

What Form Will I Need?

You will only need one form.

- The Letter to Dispute a Credit Report, which begins on page 5 of this packet.

What Words Do I Need to Know?



A **Credit Report** is a summary of **your financial history**, including places you have lived, places you have worked, financial accounts you have opened and their current status. The report is used by banks and other creditors to determine whether or not to lend you money, and in some instances potential landlords review them to determine whether to rent to you.

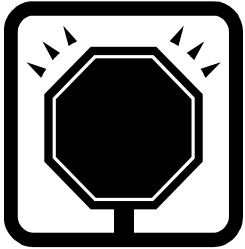
There are three national companies that provide credit reports; they are **Experian, Transunion and Equifax**.

The federal **Fair Credit Reporting Act (FCRA)** is the law concerning credit reports.

Who Can Use the Form?

You can use the form if:

- You have looked at a copy of your credit report and there is an item or items that you believe are wrong, or inaccurate.



Note: This letter does not guarantee an item on your report will change, this is simply how you request a change.

Talk to a lawyer if you have any questions.

How Do I Use the Letter?

1 Fill in the Form

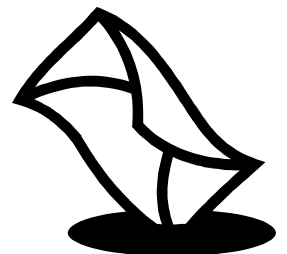
- Fill in all of the blanks on the form.
- Sign the letter

2 Make a Copy

- Make at least one copy of the letter for yourself. Keep the copy in a safe place. It may be important if you have to go to court.
- Make at least one copy of any documents you enclose with the letter. You should include a copy of your credit report with your letter and any documents that support your point.
- Note you should keep the original of the documents you enclose with the letter and mail copies. Keep the originals in a safe place.

3 Mail Your Letter

- Mail your signed letter to the credit reporting agency. Use Certified and Return Receipt mail. Certified and Return Receipt mail costs a bit more, but it's worth it. The credit reporting agency will have to sign a receipt when they get the letter. The receipt will come back



to you. Keep the receipt with your copy of the letter. It may be important later if you have to go to court.

What Now?

Under the FRCA credit reporting companies must investigate the items in question, usually within 30 days, unless they consider your dispute frivolous (without a basis). They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information.

When the investigation is complete, the consumer reporting company must give you the results in writing and a free copy of your report if the dispute results in a change.



Where Can I Get More Information?

You can get more information from The Federal Trade Commission's Bureau of Consumer Protection.

Information is available online at www.ftc.gov/bcp or by phone at 1-877-FTC-HELP



Where Can I Get Legal Help?

These organizations may be able to help you:

- **Montana Legal Services Association (MLSA)** gives free legal help to low and moderate-income people. To find out if you qualify for MLSA, call the MLSA HelpLine at 1-800-666-6899.

- **The State Bar Lawyer Referral and Information Service (LRIS)** refers people to Montana lawyers who might be able to help. The referral is free. Call LRIS at 1-406-449-6577.
- **The State Law Library** can help you find and use legal resources such as books, forms, and websites. You can visit the Law Library website at www.lawlibrary.mt.gov. Or you can contact a Reference Librarian at 1-800-710-9827 or by email at mtlawlibrary@mt.gov.

Date: _____

From: *(write your name and address)*

To: *(write the name and address of the company to which you want to dispute your credit report)*

Dear: _____

I am writing to dispute information in my file. I have circled the items I dispute on the attached copy of the report I received.

An item is inaccurate and/or incomplete. More information about the item is *(describe the item, and how to identify it (example: creditor name, number, etc.):*

_____.

The item is inaccurate and/or incomplete because *(describe why the item is wrong):*

_____.

I am requesting that the item *(choose one):*

be removed from the report.

changed (*describe how the item should be changed*):

Copies of documents that support my request are enclosed. These documents are listed here (*describe the documents*):

Please reinvestigate this matter and delete or correct the disputed item(s) as soon as possible.

(sign your name)

Enclosures