

[Date]

Complaint Department  
Equifax Information Services, LLC  
P.O. Box 740256  
Atlanta,GA 30374

RE: [Your Name with Middle Initial, JR, SR., etc.]  
[Your Social Security Number]  
[Your Date of Birth]  
[Your Mailing Address; add any Prior Address if you have moved in the last 2 years]  
[Your City, State, Zip Code]

Dear Complaint Department:

There are errors on my credit report. These errors are causing me harm. Please consider this letter and the attachments as a written dispute under the Fair Credit Reporting Act,

For purposes of identification, I am enclosing a copy of my California Driver's License and [DESCRIBE ATTACHMENT, utility bill, phone bill, etc., to verify address].

The errors on my credit report are as follows:

[NAME OF INFORMATION PROVIDER – Citibank, for example]

- ERROR: [Give a simple description of the error, such as “The debt is currently being reported with no indication of whether there is a balance owing and the comment "Charge Off." This is an error. This debt was discharged in bankruptcy.”]
- REQUESTED ACTION: [Give a short statement of the correction or change that you are requesting, such as “This debt should show a “zero” balance owing with the comment “Discharged in Bankruptcy.”]
- VERIFYING DOCUMENTATION: [Describe any documents you are attaching to verify the information, such as “Enclosed you will find the (1) Notice of Filing of Bankruptcy Case, (2) the Discharge of Debtor, and (3) Schedule F from the bankruptcy petition showing debt was included in the bankruptcy.”]

In addition to resolving these credit reporting errors, please provide me with a written statement describing the process you will use to review and resolve credit reporting errors.

I declare under penalty of perjury under the laws of the State of California that the information contained herein and the attachments hereto are true and correct.

Sincerely,

[Your Signature]  
[Your Name - Typed]