**[Your Name]**
**[Your Address]**
**[Your City, State, Zip Code]**

**[Date]**

Experian Credit Disputes

P.O. Box 4500

Allen, TX 75013

Dear Sir or Madam:

I am writing to dispute the following information in my file. My full name is [**your full name**] and my date of birth is **[your DOB].** My Social Security number is **[your social security number]** and the addresses I have lived at over the past two years are**:**

[**INSERT YOUR CURRENT & PREVIOUS ADDRESSES]**

I have circled the items I dispute on the attached copy of the report I received.

This item **[identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.]** is **[inaccurate or incomplete]** because **[describe what is inaccurate or incomplete and why]**. I am requesting that the item be removed **[or request another specific change]** to correct the information.

Enclosed are copies of a government identification and a utility bill showing my current address. Further, I have included **[list and describe any other enclosed documentation, such as payment records and court documents]** supporting my position. Please reinvestigate this **[these]** matter**[s]** and **[delete or correct]** the disputed item**[s]** as soon as possible.

Sincerely,

**[Your full name]**

Enclosures:

 **[List what you are enclosing here.]**