

[How to Correct Errors on a Credit Report](#)

Increase Credit Scores by Correcting Credit Report Errors

You just discovered errors in one or more of your credit reports, or even worse, accurate references to late payments or other negative issues that lower your credit scores. Take a few deep breaths and try to stay calm, because credit report errors can be fixed. It's possible to remove many negative items, too--and *without* help from companies that promise to repair your credit.

How To Dispute Errors on Your Credit Report

1. Make a copy of your credit report and circle every item you believe is incorrect.
2. Write a letter to the reporting agency (the address will be printed on the report). Explain each dispute and request an investigation to resolve the issues. If you have supporting paperwork, send it along, coding pages to match dispute paragraphs. Do not send your originals.
3. Send all materials by certified mail, return receipt requested, so that you can prove the packet was received.

If your dispute involves personal information, such as your current address, enclose a copy of your driver's license or a utility bill in your name to verify your residence.

The reporting agency will initiate an investigation, contacting your creditors to verify the accuracy of the information. If the creditor cannot verify that the entry is correct, it must be removed. When the investigation is complete, the agency must send you a free copy of your report if changes were made.

If the investigation uncovers an error, you have the right to ask that a corrected version of your credit report be sent to everyone who received the report during the past six months.

Online Disputes

You can initiate an investigation from many online credit reports by following the links provided and checking the disputed items as directed. There sometimes isn't a place for remarks--you'll simply check a multiple-choice reason for each dispute.

If Changes Aren't Made

If the credit reporting agency says the original information is accurate, it must provide you with a written notice that includes the name, address, and phone number of the person who made the report. If you still disagree, initiate a second investigation.

Unfortunately, in the real world the reporting agencies often try to sidestep that requirement, giving you standard, computer-generated information rather than the facts you need to find the person or department who made the negative report. Keep plugging away until you have the answer you're looking for.

If your attempts to correct an entry are unsuccessful, you can ask the reporting agency to insert a 100-character explanation next to it that explains your side of the story.