

## **TO THE BORROWER**

This is a helpful guide that will assist you when contacting the creditor for the correct document.

First, review the information that is appearing on your credit report, which you believe to be incorrect. Mark the items that need to be corrected or removed and then discuss with your Loan officer or Broker.

When you speak to the creditor, use this as a guide to explain what the letter must contain in order to submit for a correction.

### **SAMPLE LETTER**

- a. Letterhead
- b. June 1, 2006
- c. John Doe  
1234 Anywhere Street  
Anywhere, CO 80000

Dear Mr. Doe,

- d. We apologize for the error that was reported on your account # 7001076. We are notifying the repositories to remove all late payments previously reported on your account.
- e. If you need further assistance, please call 800-674-7777.

Sincerely,

- f. Signature of customer service.

#### **The letter must contain the following items:**

- a. Letterhead of creditor, included contact and phone number
- b. Current date
- c. Consumer's name and address
- d. Account number
- e. Specific and clearly stated reference to the correction in dispute
- f. Signature of a representative from the company

The bureaus will call to verify the letter, so a phone number and contact person is required. It is always preferable to have a single person sign and close the letter, but "customer service" is an appropriate contact if anyone in the department can verify the information.