

KNOW YOUR NUMBERS

DIY Credit Report Review and Dispute Guide

Review checklist, sample letters and instructions you can follow yourself.

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Start here

This free educational guide helps you review your credit reports, identify possible errors, and write and submit your own dispute. You do not need to send your reports or account details to SBC Solutions LLC.

A lawsuit against a company does not automatically qualify its accounts for removal. Settlement benefits depend on the particular case and its eligibility rules. This guide is not a settlement claim form.

Get your reports

just4u.cc/knowyournumbers

Review the service terms and any costs before enrolling. You can also obtain free reports directly at AnnualCreditReport.com.

Educational information, not individual legal advice. No guaranteed deletions, settlement eligibility, or credit score increases. You can dispute credit report errors yourself for free.

1 Review your reports

Save reports from Equifax, Experian and TransUnion. Record the dates. Their information may differ. For each account, ask:

- Is the account mine?
- Is the balance correct?
- Are the payment history, status and dates accurate?
- Is a paid account still showing an unpaid balance?
- Is another person's information mixed into my report?
- Is the same debt being reported incorrectly more than once?

An original creditor and a collection company can both appear for the same debt. Their appearance alone does not prove a reporting error. Negative information is not necessarily inaccurate.

2 Gather your records

- Statements, payment receipts or bank records.
- A payoff or settlement confirmation.
- Relevant correspondence or court documents.
- The report page with the disputed item highlighted.

Send copies, not your only originals. Keep reports and identification private. If you suspect identity theft, use [IdentityTheft.gov](https://www.identitytheft.gov) for recovery instructions. Never make a false identity theft claim.

3 Explain a specific error

Use your own facts to complete these four statements:

- My report shows _____.
- I believe this is incorrect because _____.
- My supporting document is _____.
- I am requesting _____.

Example only: My report shows an unpaid balance of \$425. I paid the account in full on August 12, 2026. The attached receipt confirms payment. Please investigate and correct the balance and status.

Do not copy example dates, balances or claims that do not match your situation.

4 Prepare and submit

Include your name, address, date, recipient, report reference if available, company and account reference, the specific error, explanation, requested correction and supporting copies. Follow the recipient's official identification requirements.

Dispute with each credit bureau whose report contains the error. You can also write to the company that supplied it. Verify the current dispute address on your report or the recipient's official website. Do not use an ordinary payment address unless it is designated for disputes.

If mailing, certified mail with return receipt can document delivery. If submitting online, save your submission and confirmation. Credit report accuracy disputes and debt collection validation requests are different processes; these templates address reporting accuracy.

An investigation can result in correction, deletion, or verification that the information is accurate. There is no guaranteed outcome.

Sample letter to a credit bureau

Replace every bracketed instruction before sending. Use only truthful statements and relevant evidence.

[Your full name]

[Your mailing address]

[City, state, ZIP]

[Telephone, if appropriate]

[Date]

[Credit bureau name]

[Current dispute mailing address]

Subject: Dispute of information on my credit report

Dear Dispute Department:

I am disputing information on my credit report dated [date]. My report or confirmation number is [number, if available].

Company reporting the account: [company name]

Account reference shown on my report: [account reference]

The report states: [describe exactly what is reported].

I believe this information is inaccurate or incomplete because [explain the specific error using your own facts].

I have enclosed copies of [identify documents]. These documents show [explain what they establish].

Please investigate and [state the correction requested]. If the disputed information cannot be verified, please remove it as required by applicable law. Please send me the investigation results and an updated report if a change is made.

Sincerely,

[Signature]

[Printed name]

Enclosures: Relevant report page with the item highlighted; supporting documents; identification required by the bureau's official instructions.

Sample letter to the reporting company

Send this to the company's designated credit reporting dispute address. Personalize all bracketed instructions.

[Your full name and mailing address]

[City, state, ZIP]

[Telephone, if appropriate]

[Date]

[Company name]

[Designated dispute mailing address]

Subject: Dispute of information supplied to credit bureaus

Dear Dispute Department:

I am disputing information your company supplied to [credit bureau name or names] about account [account reference].

The reported information states [describe it]. I believe this is inaccurate or incomplete because [specific explanation]. The enclosed [identify records] supports my position by showing [explain].

Please investigate. If your investigation establishes that the disputed information is inaccurate, incomplete, or cannot be verified, please correct or remove it as required and notify the credit reporting companies to which you supplied it. Please provide your results in writing.

Sincerely,

[Signature]

[Printed name]

Enclosures: [List relevant report pages and supporting documents.]

Before you send

- Replace every bracketed instruction.
- Describe a specific error and include relevant copies.
- Verify the address and identification instructions.
- Keep a complete copy and delivery confirmation.

5 Track and review the response

Credit bureau investigations generally take 30 days from receipt; up to 45 days is allowed in some circumstances. Review the response and compare it with your evidence. Check updated reports if a change is made.

Company or bureau: _____

Date submitted: _____

Date received or delivery confirmed: _____

Tracking or confirmation number: _____

Response received: _____

Result and next action: _____

If an error remains, identify any overlooked evidence and consider providing relevant additional records, requesting a statement of dispute, or consulting a consumer law attorney. A credit dispute does not replace a response to a lawsuit or extend court deadlines.

Before a CFPB complaint about inaccurate or incomplete credit reporting, first dispute with the credit reporting company. Wait until the dispute is no longer pending or 45 days have passed, and check the CFPB's current requirements.

Official resources

[Dispute instructions](#)

[Investigation time frames](#)

[FTC dispute guidance](#)

[CFPB complaint requirements](#)

Check current official instructions before submitting. No deletion or credit score guarantee.