

# Sample Credit Repair Letter

June 25, 2009

CSC Credit Services – Disputes  
Box 619054  
Dallas, TX 75261

Experian National CAC  
PO Box 2002  
Allen, TX 75013

Transunion  
PO Box 1000  
Chester, PA 19022

Dear Sir or Madam:

My name is Joe Average and I reside at 123 Main St., Cincinnati, OH 45202, USA. My Social Security number is 123-45-6789, and the personal credit report attached is mine.

While reviewing this report again, I found several inaccuracies which are once again causing my home loan application to be turned down through Fannie Mae. I have sent repeated letters to the respective companies, and this is my last attempt before taking legal action. My attorney suggested I send this last letter.

I would very much appreciate you deleting the following mistakes on my credit report. Enclosed, you will find copies of the necessary documentation that will correct the information you may have received in error, along with a copy of the credit report in question. The items referred to below are circled on the credit report.

Tradeline: US Department of Education

Account Number: 12345

Listed As: 12/08

Requested Correction: I have paid 18 payments as agreed, not 3!!! This is killing my credit score.

Tradeline: Merchants Acceptance

Account Number: 12345

Listed As: Current: Yes, this is current, but it shows lates in the past...I have never been late!

Requested Correction: I have never been late. All lates need to be removed. I have included proof from Merchants Acceptance. This is killing my credit score and preventing my loan approval.

I have had my life on hold now for five years trying to fix my credit report. The mortgage professionals at Cronin Financial Services, LLC, have informed me that I need to get these items taken off my credit report as soon as possible, because it is inaccurate and needs to be fixed.

Thank you for your assistance.

Sincerely,

Joe average