

## Sample Dispute Letter

Date  
Your name  
Your Address  
City, State, Zip Code

Complaint Department  
Name of Company  
Address  
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item (identify item disputed by name of source) 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 (describe any enclosed documents) supporting my position. Please reinvestigate this matter and (delete or correct) the disputed item as soon as possible.

Sincerely,

Your Name

Enclosures (List what you are enclosing)



Connecticut Legal Rights Project, Inc., is a statewide non-profit agency which provides legal services to low income adults with mental health conditions who reside in hospitals or the community, on matters related to their treatment, recovery, and civil rights.

**For more assistance contact  
Connecticut Legal Rights  
Project, Inc.  
Toll Free 1-877-402-2299  
TTY 860-262-5066  
[www.clrp.org](http://www.clrp.org)**

*The information in this flyer is effective as of  
June 2016*



CONNECTICUT  
LEGAL  
RIGHTS  
PROJECT, INC.

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## CHECK YOUR CREDIT.... OTHERS WILL!!



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**LEGAL REPRESENTATION FOR PEOPLE WITH  
MENTAL HEALTH CONDITIONS**

## WHY IS IT IMPORTANT TO CHECK YOUR CREDIT?

Most landlords, and some employers, obtain the credit history of people applying for housing or jobs and use this information in making decisions. You want to make sure the information in your report is accurate.



## YOU DON'T HAVE TO PAY OR SIGN UP FOR SERVICES TO GET A COPY OF YOUR CREDIT REPORT

The three nationwide credit reporting companies: Experian, Equifax, and Transunion, are required to provide a free copy of your credit report once a year.

## FREE CREDIT REPORTS CAN BE OBTAINED:



Online at:  
[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)



Phone Toll Free at 1-877-322-8228



Print out and complete the online Annual Credit Report Request form and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## REVIEW YOUR REPORT FOR ACCURACY

Make sure the information in the report is correct. If it is not - Dispute It!! You can have the report changed if it is wrong. You must ask for a correction in writing. Enclose copies of related documents if they are available. See the sample letter.



## THE DISPUTE PROCESS:

- Disputes must be investigated within 30 days, unless they're considered frivolous.
- When the investigation is complete, the credit reporting company must provide the results in writing and a free copy of the revised report if it is changed.
- Correction notices must be sent to anyone who received a copy of the report in the last six months.
- If the investigation doesn't resolve the dispute to your satisfaction, you can place a short statement of the dispute in the file so that anyone receiving a copy of your credit report will also receive a copy of the dispute. There may be a fee for this service.

## DO YOU HAVE BAD CREDIT?

If you have outstanding unpaid bills, try to make a payment plan or settlement that you can afford.

If you had credit problems in the past, but are now current on your bills, be prepared to request a reasonable accommodation if the bad credit is related to a disability.

**REASONABLE ACCOMMODATIONS** are waivers of rules or policies to give people with disabilities an equal opportunity to obtain housing or employment. Landlords and employers must respond to your request.



## WHAT IF YOU HAVE NO CREDIT HISTORY?

If you have never formally borrowed money from a lender that reports to credit reporting agencies, that means you don't have a credit history. That isn't the same as having bad credit. You should not be denied public or subsidized housing or employment.