

Credit Dispute Affidavit

Full Name: _____

Date of Birth: _____

Social Security Number: _____

Current Address: _____

Previous Address (if applicable): _____

I, _____,

residing at _____,

being duly sworn, depose and say:

Purpose of Affidavit This affidavit is made to dispute incorrect information on my credit report.

Credit Reporting Agency This affidavit is addressed to the following credit reporting agency: [[Equifax / Experian / TransUnion]]

Disputed Item(s) I am disputing the following item(s) on my credit report:

Creditor's Name: _____

Account Number: _____

Reason for Dispute: _____

Creditor's Name: _____

Account Number: _____

Reason for Dispute: _____

Creditor's Name: _____

Account Number: _____

Reason for Dispute: _____

Supporting Documentation Attached to this affidavit are the following documents as evidence supporting my dispute:

Statement of Dispute I declare that the information I have provided is true and correct to the best of my knowledge. I request that the inaccurate information be corrected or removed from my credit report.

Signature: _____ **Date:** _____

State of _____

County of _____

On _____ day of _____, 20____,

before me,

(insert name and title of the officer)

personally appeared _____

who proved to me based on satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within the instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

My commission expires _____ (Seal)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Instructions to Fill Out the Credit Dispute Affidavit

Below are the detailed instructions for filling out each section of the Credit Dispute Affidavit:

Full Name:

Write your full legal name in the space provided.

Date of Birth:

Enter your date of birth in the format (MM/DD/YYYY).

Social Security Number:

Write your complete Social Security Number.

Current Address:

Provide your current residential address, including street address, city, state, and ZIP code.

Previous Address (if applicable):

If you have moved recently, enter your previous residential address. If not applicable, you can leave this blank.

Phone Number:

Write your current phone number where you can be contacted.

Email Address:

Provide your email address for any further communication.

I, [Your Full Name], residing at [Your Full Address], being duly sworn, depose and say:

- **Full Name:** Write your full legal name.
- **Current Address:** Provide your current residential address.

Purpose of Affidavit:

This section is already filled out. It states the purpose of the affidavit, which is to dispute incorrect information on your credit report.

Credit Reporting Agency:

Circle the name of the credit reporting agency you are addressing this dispute to (e.g., Equifax, Experian, TransUnion).

Disputed Item(s):

Provide details about the item(s) you are disputing on your credit report:

- **Creditor's Name:** Write the name of the creditor associated with the disputed item.
- **Account Number:** Provide the account number for the disputed item.
- **Reason for Dispute:** Explain why the information is incorrect (e.g., "account not mine," "incorrect balance," "duplicate entry").

Supporting Documentation:

List and attach the documents you are providing as evidence to support your dispute. These may include:

- Copy of your Driver's License or Passport
- Copy of a Utility Bill or Bank Statement showing your current address
- Any other relevant documentation, such as statements, receipts, or letters that support your dispute.

Signature:

Sign the affidavit in the space provided.

Date:

Enter the date when you are signing the affidavit.

Mailing Instructions

1. **Prepare Copies:** Make copies of the affidavit and all supporting documents.
2. **Mailing:** Send the documents via certified mail with return receipt requested.
3. **Include Credit Report Copy:** Include a copy of your credit report with the disputed items highlighted or circled.

Addresses for Credit Reporting Agencies:

Equifax

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374-0256

Experian

Experian
P.O. Box 4500
Allen, TX 75013

TransUnion

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000

Make sure to follow any additional instructions provided by the credit reporting agencies on their websites to ensure your dispute is processed correctly. If you have any further questions or need additional assistance, feel free to ask!