

Title:

How To Improve Your Credit Report

Word Count:

1448

Summary:

Getting your credit score higher is the key to better rates.

Keywords:

information, reporting, consumer reporting, company, consumer, consumer reporting company, rep

Article Body:

Under the FCRA, both the consumer reporting company and the information provider (the person,

1. Tell the consumer reporting company, in writing, what information you think is inaccurate.

Consumer reporting companies must investigate the items in question ' usually within 30 days '

When the investigation is complete, the consumer reporting company must give you the written r

If you request, the consumer reporting company must send notices of any correction to anyone w

If an investigation doesn't resolve your dispute with the consumer reporting company, you can

2. Tell the creditor or other information provider, in writing, that you dispute an item. Be s

Sample Dispute Letter

Date

Your Name

Your Address

Your 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. The items I dispute also are end

This item (identify item(s) disputed by name of source, such as creditors or tax court, and id

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentatio

Sincerely,

Your name

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Enclosures: (List what you are enclosing)

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