

# **CREDIT REPORT ERRORS DOES NOT SHOW DEBTS DISCHARGED IN BANKRUPTCY**

To correct a credit report which does not show your debts were discharged in bankruptcy you should submit copy of the *Bankruptcy Discharge and Schedule F* to the credit reporting agency and request that they update your credit report to reflect your debts were discharged in bankruptcy.

**The request must be in writing and include full name, addresses for last three years, SS#, DOB and signature.** Also provide proof of identity, e.g. copy of driver's license, utility bill, telephone bill, etc.

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**The written request must be sent to the credit reporting agency that issued the incorrect report.** Dispute addresses for each of the credit reporting agencies

► Experian  
[www.experian.com](http://www.experian.com)  
PO Box 2002  
Allen Texas 75013

► Equifax  
[www.equifax.com](http://www.equifax.com)  
PO Box 740256  
Atlanta, Georgia 30374

The most efficient way to start your investigation is to go [online](#). You will begin by entering your zip code to determine which Equifax office will handle the dispute.

► TransUnion  
[www.transunion.com](http://www.transunion.com)  
PO Box 2000  
Chester PA, 19022-2000

### *Note*

Mistakes on credit reports occur because the local credit reporting agency, which obtains the bankruptcy court records for the national credit reporting agencies, either has not yet obtained your records from the bankruptcy court or mistakenly overlooked your records when they were obtaining the bankruptcy court records.

## SAMPLE DISPUTE LETTER

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Reporting Agency

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are also encircled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)

This item is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing)