



## Credit Report Dispute Form

### Instructions:

- Provide contact information for the Borrower and Co-Borrower disputing tradelines
- Provide the name, account number and a reason each credit item is being disputed
- Sign the form and either mail or email it to our address indicated below

### 1. Contact Information: Borrower

Name: \_\_\_\_\_ DOB: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Address (if applicable): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

**(This form must be sent through secure email. If delivered insecurely ONLY provide the last 4 digits of your SS#)**

### 2. Contact Information: Co-Borrower (if applicable)

Name: \_\_\_\_\_ DOB: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Address (if applicable): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

**(This form must be sent through secure email. If delivered insecurely ONLY provide the last 4 digits of your SS#)**

### 3. Dispute Information:

#### *a. Item in Dispute:*

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

***This information is inaccurate because:***

This is not my account.

I have never paid late.

This account is in bankruptcy.

This account is closed.

I have paid this account in full.

I paid this before it went to collection or before it was charged off.

Other: \_\_\_\_\_



**Informative  
Research**

**b. Item in Dispute:**

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

***This information is inaccurate because:***

- This is not my account.
- This account is in bankruptcy.
- I have paid this account in full.
- I have never paid late.
- This account is closed.
- I paid this before it went to collection or before it was charged off.

Other: \_\_\_\_\_

**c. Item in Dispute:**

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

***This information is inaccurate because:***

- This is not my account.
- This account is in bankruptcy.
- I have paid this account in full.
- I have never paid late.
- This account is closed.
- I paid this before it went to collection or before it was charged off.

Other: \_\_\_\_\_

**d. Item in Dispute:**

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

***This information is inaccurate because:***

- This is not my account.
- This account is in bankruptcy.
- I have paid this account in full.
- I have never paid late.
- This account is closed.
- I paid this before it went to collection or before it was charged off.

Other: \_\_\_\_\_

**e. Item in Dispute:**

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

***This information is inaccurate because:***

- This is not my account.
- This account is in bankruptcy.
- I have paid this account in full.
- I have never paid late.
- This account is closed.
- I paid this before it went to collection or before it was charged off.

Other: \_\_\_\_\_

**4. Sign, Date and Deliver:**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print: \_\_\_\_\_

Mail to: Informative Research  
C/O Disputes  
PO Box 2379  
Garden Grove, CA 92842

Email to:  
[ConsumerDisputes@InformativeResearch.com](mailto:ConsumerDisputes@InformativeResearch.com)

*(If you choose to email your dispute, the form must be sent through secure email. If delivered insecurely ONLY provide the last 4 digits of your SS#)*