

Consumer Report Dispute Form

Print and fill out this form with as much detail as you can. Addresses for each type of account can be found on the last page.

Account type

Please mark the type of account involved in the dispute.

<input type="checkbox"/> Checking or savings account	<input type="checkbox"/> Home equity line of credit (HELOC)
<input type="checkbox"/> Reserve line of credit	<input type="checkbox"/> Manufactured housing loan
<input type="checkbox"/> Personal loan	<input type="checkbox"/> Home equity installment loan (HEIL)
<input type="checkbox"/> Personal line of credit	<input type="checkbox"/> Home mortgage loan
<input type="checkbox"/> Auto, boat, or other vehicle loan	<input type="checkbox"/> Consumer credit card
<input type="checkbox"/> Vehicle lease	

Personal details

Full name: _____

Name of submitter and relationship to the account owner: _____

Additional name(s) on the account: _____

Address: _____

Last four digits of owner's SSN: _____

Reason for dispute

What is reporting incorrectly?

Note: It's important to provide as many specific details as you can about the dispute.

Examples:

Disputing a late payment: Provide the month and year showing late. Include the specific date the payment was made and the date it was pulled from your bank account.

Balance is owed, yet account was paid off: Provide the date it was paid off, how much the payment was, and when it cleared your bank account.

Account isn't yours: State the account was opened without permission and tell us as much as you can about the situation. It's also helpful to tell us if you've reported you're a victim of identity theft and/or contacted the police.

Is supporting documentation included? If yes, please describe:

Examples: A copy of the consumer report showing the item in dispute, bank statements, cancelled checks or money orders, fraud or identity theft affidavit, or police report.

Please refer to the table below to send your consumer report dispute to the correct team.

Account type	Send written request to:
Checking and savings accounts Reserve lines of credit Personal loans Auto, boat, and other vehicle loans Vehicle leases Home equity lines of credit (HELOC) Manufactured housing loans	Attn: Consumer Bureau Dispute Handling (CBDH) PO Box 3447 Oshkosh, WI 54903-3447 Phone: 844-624-8230
Home equity installment loans (HEIL) Home mortgage loans	Attn: Credit Bureau Disputes PO Box 21977 Eagan, MN 55121 Fax: 866-350-2034
All consumer credit cards Personal lines of credit	Consumer Recovery Department Attn: CBR Disputes PO Box 108 St. Louis, MO 63166-0108