03 / THE PREPARATION COLLECTION

Reporting-error evidence organizer.

Build a factual record of the issue, supporting evidence, and follow-up.

01 Describe the specific information.

Identify the reporting company, report date, and item you believe is inaccurate or incomplete. Explain what the report says and how that differs from your records.

02 State the requested correction.

Write a brief, truthful explanation. Describe the correction you believe is supported by the facts. Do not dispute accurate information simply to seek removal or claim identity theft that did not occur.

03 Collect relevant supporting copies.

Gather statements, payment records, correspondence, or other evidence relevant to the specific issue. Keep originals. Follow the recipient’s instructions about identification and supporting documentation.

04 Use the official submission process.

Review the reporting company’s instructions and the information provider’s dispute process. Confirm the destination. Keep a copy of what you submit, when you submit it, and any confirmation or delivery record.

05 Review the investigation response.

Read the result, compare it with the evidence, and save the response. If a factual issue remains unresolved, review the CFPB’s current complaint instructions or seek appropriate professional advice.

A WORKSHEET, NOT A DISPUTE LETTER

This guide does not submit anything or determine whether an item must be changed. A truthful dispute requests an investigation and does not guarantee removal or a credit outcome.

Your issue and follow-up record.

Create a separate record for each issue and keep completed copies private.

01 The factual issue

Reporting company and information provider:

What is wrong, and what correction is supported?

02 Supporting evidence

Documents or records relevant to this issue:

Copies retained and official destination checked:

03 Submission and response

Submission date, confirmation, response, and next step:

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

FTC: Disputing errors on credit reports >

CFPB: How to dispute a credit-report error >

CFPB: Current complaint instructions >

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private.