

Date

Dear Experian/Equifax/TransUnion: (Select the appropriate one.)

There are accounts on my credit report that don't belong to me. Someone else's bad credit is mixed in with mine. This account(s) is not mine. Delete it immediately:

1) Creditor name as it appears on your report, account # as it appears on your report

I have enclosed copies of my <ID types> to make verification easy for you and to confirm the accounts don't belong to me.

Please fix this right away, because it is inaccurately and unfairly scarring my good credit.

Thank you and have a nice day,

Signature

Name

Address