

July 1, 2007

Jane Doe
John Doe
123 Main St.
Ellicott City, MD 21042

Attn:

Equifax
P.O. Box 105873
Atlanta, GA 30348

Experian
P.O. Box 2002
Allen, TX 75013

Trans Union Corp
P.O. Box 1000
Chester, PA 19022

To Whom It May Concern:

I'm writing this letter to dispute erroneous information that was brought to my attention recently when applying for a mortgage loan. This is having a severe impact on my credit rating, credit scores, and I could possibly be denied for a credit card, or mortgage loan due to this erroneous information.

Listed below are the accounts or items that I would like to have corrected due to the mix up between my mothers credit report and mine:

- 1. Conseco Finance #4377. This account was originally a co-signed, and was paid in full in August of 2002.**
- 2. Greentree Financials #4240. This is the same as the above mentioned accounts.**
- 3. Sears #2462. Please re-verify payment history. There are two 30-day lates showing and I don't recall being any more than 30-days late.**
- 4. Chase NA #3570. Please re-verify payment history. There are three 30-day late payments and I did recall paying it late, however not by any more than 30-days.**
- 5. Citizens RI #2570. Please re-verify payment history. There are two 30-day late payments on this account, and again I don't recall ever being more than 30-days late.**

I would greatly appreciate your quick investigation in this urgent matter. Please don't hesitate to call me anytime with any questions or concerns. In addition, please mail me copy of my updated credit report once this error has been corrected.

Sincerely,

John & Jane Doe

Date of birth: 02/08/1977

08/20/1983

Social Security Number: 123-45-6789

123-45-6789