

What information should I provide when requesting a report or disputing an item on my report?

It's a good idea to include all of the above information ***whenever you correspond*** with the credit bureaus. And do remember to sign your request. You should provide:

- full name
- birth date
- Social Security number
- current address
- former addresses in last 5 years
- photocopy of driving license, showing current address
- photocopy of Social Security card

If you have a letter denying you credit, employment, or insurance within the last 30 days, a copy of the letter should be provided, since this will allow you to obtain a free copy.

If you ordered your credit report, within 10 to 30 days you should receive a copy of your credit report from each of the agencies.

If you are disputing items on your reports, the credit bureaus are required to respond in writing within 30 days of receipt of your letter. **Also Note:** It's always a good idea to send your correspondence via registered mail so you have proof the credit bureau received your request during disputes. Registered or certified mail generally costs under \$2 at the time of this writing.