**INACCURATE IDENTITY DISPUTE LETTER**

The first thing you will check on your credit report is the accuracy of your identity information. This will include the correct spelling of your name, date of birth, social security number, mailing address, and employer.

These data points can be used to verify if negative items on your credit report belong to you.

The first task is to clean your credit report of inaccurate identity information.

**NAME**

It is not uncommon for your credit report to list your accounts under multiple versions of your name. Your accounts may reflect different variations of your name — Robert Smith, Rob Smith, and Robert A. Smith, for instance.

This is unacceptable. You should have only one name listed and not multiple spellings. Dispute the different variations of names listed and demand that only one name be listed on your report. Provide two forms of ID with that name to be listed.

**DATE OF BIRTH**

Check your credit report to ensure your date of birth is listed correctly. If it is not, dispute this and include two forms of ID that show your correct date of birth.

**SOCIAL SECURITY NUMBER**

Oftentimes, your credit report will only show a partial social security number for security purposes; usually the first few numbers or last few numbers of your social security number.

Check these numbers and make sure they match your social security number. If not, dispute and include two forms of ID that show your correct SSN.

**MAILING ADDRESS**

Your credit report will undoubtedly contain multiple addresses. You will want to dispute these addresses and ask only your current mailing address to be listed.

**EMPLOYER**

Many credit reports will have employers listed, oftentimes numerous employers. If this is the case, dispute this information.

It is important to start your credit repair process with cleaning up the data points of your identity first. It is your identity data points that the credit bureaus will use to match and verify the negative items you dispute.

Don’t make it easy to match these data points. Clean up your identity data first before disputing any other items on your credit report.

The template letter below disputes all of the identity areas talked about. If your credit report does not contain an error in one of these data points, remove that paragraph from the template letter before mailing to the credit bureaus.

YOUR NAME

YOUR ADDRESS

CITY, STATE, ZIP

DATE

CREDIT BUREAU

ADDRESS

CITY, STATE, ZIP

To whom it may concern:

Upon inspection of my credit report, I noticed the following information is incorrect:

My full name is: YOUR NAME (this is the only name you want listed on your report)

There should be no other names listed on my report. Please remove all the other names (Misspelled Name, Misspelled Name) you have listed as they are incorrect.

My date of birth is reported incorrectly, my correct date of birth is MONTH, DAY, YEAR.

My social security number is reported incorrectly, my correct SSN is xxx-xx-xxxx

My current address is: YOUR ADDRESS, CITY, STATE, ZIP

Any other addresses are undeliverable, and I have no access to them. Please remove these incorrect addresses immediately.

You have listed COMPANY as an employer. This is not my employer, please remove COMPANY from my report.

Attached is the supporting documentation to validate my dispute. Please update your records promptly.

Thank you,

YOUR NAME