**Preliminary Dispute letter to credit bureau**

*\*\*\*\*\*Insert Date \*\*\*\*\*

\*\*\*\*\* Insert Credit Bureau Name \*\*\*\*\*
\*\*\*\*\* Insert Credit Bureau Address \*\*\*\*\**

RE: Acct. #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dear \*\*\*\*\* *Insert Credit Bureau Name* \*\*\*\*\*:
While reviewing my credit report I have found it has several errors. I am requesting your investigation of the following:

1. *Foreclosure/late mortgage payment 6/2008* I did not have a foreclosure in 6/2008 or at any time. Please remove this

2. Collection Account \*\*\*\*\**Insert Collections Account Number* \*\*\*\*\* I have tried to get to the bottom of this with the information your company supplied. How are you able to confirm when I cannot? (See enclosed copy). This is not mine. Please remove this.

The consumer has no protection against automobile credit card companies who are not concerned about an individuals credit report or the problems multiple inquiries can cause. Your credit bureau has legal responsibility in this matter. There should be more supervision on access to credit files by salesman with these credit card companies.
I did not authorize the following inquiries and demand they be remove from my file:

1. Capital Zero There are 3 different days in June of 200\*. Why would this be? Please remove 2 of these entries. I only authorized one time.

The listed accounts are not my debts or my authorized inquiries. Please correct this by the removing these items from my credit report. Please send a copy of my corrected credit report to my address below.

Regards,

*\*\*\*\*\*Insert Name\*\*\*\*\*
\*\*\*\*\*Insert Address \*\*\*\*\*
\*\*\*\*\* Insert Your Social Security Number\*\*\*\*\**