

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED [Tracking No.]

[Your Name]
[Your Street]
[Your City, State & Zip]

[Date]

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374

Experian
Credit Report Disputes
P.O. Box 4500
Allen, TX 75013

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000

RE: **Correction of Inaccurate Information in Credit Report**

To Whom It May Concern:

Please be aware that I dispute the following information contained in my credit file:

- 1) Name: Select Portfolio Servicing
Type: Mortgage Liability
Account: Ending in 1234
Reported balance: (current): \$140,000
Reported balance (past-due): \$6,250
Status: Closed, Account Closed, Mortgage

The above entry is inaccurate because **[Insert Explanation Here]** Example: I filed a chapter 7 bankruptcy on March 1, 2016, in the United States Bankruptcy Court for the Southern District of Indiana, Indianapolis Division, under Case No. 16-12345. I received a discharge in bankruptcy on June 1, 2016. A copy of the Official Notice of Bankruptcy as well as the Discharge Order are attached to this letter as Exhibits A and B, respectively. Select Portfolio Servicing was named as a creditor and this debt was not reaffirmed. A copy of Schedule D showing SPS as a named creditor is attached to this letter as Exhibit C.

I request that the above-referenced account be corrected so as to remove the past-due balance reported, to reflect a \$0.00 balance due, and to further reflect that the debt was discharged in bankruptcy.

I would appreciate your forwarding this letter on to the reporting organization for investigation and receiving your response within 30 days of the date of this letter.

Sincerely,

[Signed: Your Name]

cc w/Enclosure
[Data Furnisher] [Street] [City, State & Zip]

(NOTE: Be sure to keep a copy of the signed letter and tracking number for your file.)