
Consumer Dispute

Correcting Errors

Under the requirements of the FCRA, both the consumer reporting company and the information provider (the person, company or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights under this law, contact the consumer reporting company and the information provider.

How to Dispute Report Errors

Softech International requires that individuals who wish to dispute any information or errors on a report contact us in writing at:

Attention: Records Dispute Division
Softech International
PO Box 164922
Miami, Florida 33116-4922
1-888-318-7979

Your written correspondence should include complete details of the company that originally ordered the report:

- The company name, address, telephone number with extension and email address, as well as the full name of the company's contact person and any other relevant contact information.
- The actual date or approximate month that the report was originally issued.
- Your full name and contact information including mailing address with apartment numbers if applicable, city, state and zip code, as well as telephone numbers and email address.
- Your correspondence should clearly list and identify each item in your report that you wish to dispute. State the facts, explain why you dispute the information and request that it be removed or corrected. You may want to enclose a copy of your report with the items in question circled. (Your Full Name, D.O.B., SSN, Driver's License Number and Case Number will help us research your request).
- Identify all information you claim is inaccurate. Include copies (NOT ORIGINALS) of documents that support your position.
- Softech International will investigate the items in question — usually within 30 days — unless we consider your dispute frivolous.

Once we have decided to conduct an investigation, Softech International will examine and review the relevant information, and determine whether any discrepancies are the result of an action or omission. If so, we will assist in correcting, updating or deleting the information. Once errors are found and verified, Softech International will forward all the relevant data you provided about the inaccuracy to the organization that originally provided the information.

Upon completion of the investigation, Softech International will inform you of the results.

Sample Dispute Letter

Date

(YOUR FULL NAME)

(APARTMENT NUMBER)

(STREET ADDRESS)

(CITY OR TOWN)

(STATE)

(ZIP CODE)

(AREA CODE & TELEPHONE NUMBER)

(EMAIL ADDRESS)

Attention:

Records Dispute Division

Softech International

PO Box 164922

Miami, Florida 33116-4922

1-888-318-7979

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have listed the items in dispute on the enclosed copy of the report I received.

This report was originally reported on **(Date: mm/dd/yy)** and ordered by

Contact Name

Company Name

Company Address

Company Telephone Number

Extension Number

I am disputing the following item(s):

(Identify item(s) in dispute with supporting facts, including name of source). This item (Identify type of item, such as criminal record, driver's license history report, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

YOUR PERSONAL INFORMATION:

Last Name

First Name

Middle Name

(A.K.A. – also known as if applicable)

Date of Birth

Social Security Number

Driver's License Number

(Your Full Name, D.O.B., SSN and Case Number will help us research the details of your case).

I have enclosed copies of (use this sentence, if applicable, and describe any enclosed documentation, such as court documents or any other documentation) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)