



03 / THE PREPARATION COLLECTION

Reporting error evidence organizer.

Build a factual record of the issue, the supporting evidence, and the follow up.

01 Describe the specific information.

Identify the reporting company, the report date, and the item you believe is inaccurate or incomplete. Write what the report says and how that differs from your records.

02 State the requested correction.

Write a brief, truthful explanation and the correction the facts support. Do not dispute accurate information to seek a removal, and do not claim an identity theft that did not occur.

03 Collect the relevant supporting copies.

Gather statements, payment records, correspondence, or other evidence tied to the specific issue. Keep the originals. Follow the recipient's instructions on identification and supporting documentation.

04 Use the official submission process.

Review the reporting company's instructions and the information provider's dispute process. Confirm the destination. Keep a copy of what you submit, the date, and any confirmation or delivery record.

05 Review the investigation response.

Read the result, compare it with the evidence, and save the response. If a factual issue remains unresolved, review the CFPB's current complaint instructions or seek appropriate professional advice.

A WORKSHEET, NOT A DISPUTE LETTER

This guide submits nothing and decides nothing. A truthful dispute requests an investigation; it does not guarantee a removal or any credit outcome.



Your issue and follow up record.

Create a separate record for each issue and keep completed copies private.

01 The factual issue

Reporting company and information provider:

What is wrong, and what correction do the facts support?

02 Supporting evidence

Documents or records relevant to this issue:

Copies retained and official destination checked:

03 Submission and response

Submission date, confirmation, response, and next step:

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

[FTC: Disputing errors on credit reports >](#)

[CFPB: How to dispute a credit report error >](#)

[CFPB: Current complaint instructions >](#)

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private and never send them through the website intake form. Credit advisory at Citadel Ridge LLC is a separate educational engagement, not credit repair, and is never a condition of any funding placement.