

(Date of Letter)

Credit Bureau  
Attn: Reporting Agent

(Street Address)

(City, State and Zip Code)

RE: Return of Merchandise

Dear Reporting Agent:

Recently it has been learned that the undersigned has received an adverse credit report from (identity of individual, entity, corporation, etc.) regarding an account that is disputed. The reason this account is disputed with the aforementioned entity is due to the fact that the undersigned found it necessary to return the merchandise that was inappropriate for the following reason:

(describe reason why merchandise was returned). It does not seem appropriate that the undersigned should be obligated for payment of merchandise that was unsatisfactory and which mandated return for the reason noted above.

Please note that this is a contested matter for which an adverse credit report should not exist. Kindly include this correspondence within the undersigned's file for the purpose of clarification, and please provide a copy of this correspondence to any party who seeks credit information relative to the undersigned. Thank you.

Very truly yours,

(Signature)

(Address)

(City, State and Zip Code)

(Phone Number)

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This is not a substitute for legal advice. An attorney must be consulted.