Date:
Credit Bureau:
Street Address: City, State & Zip:
Sent Via Certified Mail – Return Receipt Requested Dear Sir/Madam: I was recently granted a bankruptcy discharge. As such, all of my accounts that were included in the bankruptcy should be reported on my credit report as "discharged in bankruptcy" and should be listed with a zero balance. I have included a copy of my bankruptcy discharge order from the court. Please update my credit report. I am very concerned that if this information is not updated correctly, it will have a damaging effect on my ability to rebuild my credit.
In addition, I am requesting a description of how the investigation was conducted along with the name, address, and telephone number of anyone contacted for information.
My full name is:
My Social Security # is:
My date of birth is:
My home phone number is:
My address is:
City: State: Zip Code:
I have enclosed a copy of my identification as proof of identity.
Please send me an updated copy of my report and notification that items have been updated.
Sincerely,
(Your Signature)
(Your Name Printed)

REMEMBER: (1) KEEP A COPY OF THE LETTER AFTER YOU HAVE SIGNED IT (2) MAIL THE LETTER BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED