

Credit Report Dispute Form

Instructions:

- Provide the requested information in the below blanks;
- Include a copy of the page of the credit report that you are disputing;
- Provide copies of any other documentation you believe supports your dispute;
- Sign the form; and
- Mail the completed form with copies to the address listed below.

Contact Information - Required

Name: _____ Birth Date _____
Address: _____
City: _____ State: _____ Zip: _____
Social Security Number: _____ Phone: _____

Dispute Information - Required

Account Number: _____ Type of Account: _____
First Name on Account: _____

This information on the Credit Report is inaccurate because (check the appropriate box below):

- | | |
|------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> This is not my account | <input type="checkbox"/> This account is in bankruptcy |
| <input type="checkbox"/> I am a victim of identity theft | <input type="checkbox"/> This account is closed |
| <input type="checkbox"/> I have never paid late | <input type="checkbox"/> I have paid this account in full |
| <input type="checkbox"/> I paid this before it went to collection or before it was charged off | |
| <input type="checkbox"/> I did not apply for an account with Commerce Bank | |
| <input type="checkbox"/> The inquiry was made without my knowledge or consent | |
| <input type="checkbox"/> Other: _____ | |

Have you previously made this dispute: Yes No

If yes, please explain: _____

Signature: _____ **Date:** _____

**Please include a copy of the page of your credit report that contains the item you are disputing.
DO NOT SEND YOUR ENTIRE CREDIT REPORT**

Other Documentation:

If you have any other documentation that you believe support your dispute, please only send copies of the documentation. Some examples of these documents might include:

- *For a bankruptcy: Chapter 7, 11, or 13 case number, district, and date filed*
- *For identity theft: police report and/or affidavit(s)*
- *Cancelled checks*
- *Correspondence about the account*
- *If you have spoken to us about the account, the name of the Commerce employee and date of the conversation*
- *If you are disputing account ownership: a copy of state-issued ID or Social Security card with Social Security Number*
- *Copy of Alert Notification from your credit monitoring service*

Mail Documents to:

Commerce Bank Mortgage Dispute Representative
922 Walnut, Suite 1100
Mailstop: TB11-CM3
Kansas City, MO 64106
Fax#: 816-234-2479