



### Direct Credit Dispute Form

**IDENTIFYING INFORMATION**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Account # or SSN: \_\_\_\_\_

Phone: \_\_\_\_\_

Date: \_\_\_\_\_

**DISPUTE INFORMATION**

Tradeline Account #(s)\*: \_\_\_\_\_

Specific Information Disputed: \_\_\_\_\_

Basis/Reason for the Dispute:

- This is not my account.
- I have never paid late. **Please explain in detail.**
- This account is in bankruptcy.
- This account is closed.
- I have paid this account in full.
- Other. **Please explain in detail.**

**DISPUTE DETAIL**

**ADDITIONAL RELEVANT INFORMATION**

Please attach copies of any additional supporting documentation (e.g., copy of the relevant portion of the consumer report; police report; fraud or identity theft affidavit; court order; account statements, etc.).

\*If you have multiple loans serviced by our office, provide the specific tradeline account number or information about each loan sequence (e.g., disbursement date, current principal balance, etc.) to help us identify the loans you are disputing.

Please return this form to the following address:

**AES Credit**  
P.O. Box 61047  
Harrisburg, PA 17106-1047