DISPUTE LETTER INSTRUCTIONS

Each letter is to be duplicated three (3) times addressed separately to each of the three main credit bureaus (Equifax, Experian, TransUnion).

It is highly recommended that you send these letters via "Certified Return Receipt".

Each letter has a place for a notary to notarize your letter. This is not essential but can be helpful. Most local banks offer free notary services to their customers. Do not sign the letter until you are in the presence of the notary public.

Include a copy of two forms of ID when sending dispute letters. Proper forms of ID are listed below:

* Driver's License
* State ID Card
* Bank or Credit Union Statement (not electronic)
* Cancelled Check
* Government Issued ID
* Signed Letter from Homeless Shelter
* Stamped Post Office Box Receipt
* Utility Bills (Water, Gas, Electric, or Telephone)
* Pay Stub

It is **EXTREMELY IMPORTANT** to send the correct forms of ID. If they are not sent, the bureaus will ignore your requests or reply with a request for you to send the correct information. Either of these will increase the time needed to get you back on the right road to the best possible credit for your situation.

**DO NOT** dispute more than **20** derogatory items at one time, otherwise the credit bureaus might mark your disputes as frivolous.

In the dispute templates, replace the bold **red content** with your personal information.

Keep good records. Date and record everything you send and everything you receive.

Do not give up or get scared in the process. Regardless of what the credit bureau sends you, if the derogatory item is not removed from your report, proceed with the next letter.

Go through **ALL** of the training videos so that you fully understand the process and how to improve your credit score.

**VERIFICATION DISPUTE LETTER #1**

**YOUR NAME**

**YOUR ADDRESS**

**CITY, STATE ZIP**

**SSN: xxx-xx-xxxx | DOB: 01/01/1970**

**Month Day , 20XX**

**CREDIT BUREAU**

**ADDRESS**

**CITY, STATE ZIP**

To whom it may concern:

Please accept this letter as my formal written request for the following items on my credit report to be investigated.

According to the Fair Credit Reporting Act, **15 U.S.C. §1681 Section 611 (a)(1)(A)**, **you are required by federal law to conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file before the end of the 30 day period beginning on the date you received this notice.**

I demand to see Verifiable Proof (**This should be hard evidence that goes all the way back to the original creditor, not verification from a third-party database.**) you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately:

|  |  |  |
| --- | --- | --- |
| **Name of Account** | **Account Number** | **Provide Verification** |
| **Creditor 1** |  | Unverified Account |
| **Creditor 2** |  | Unverified Account |
| **Creditor 3** |  | Unverified Account |
| **Creditor 4** |  | Unverified Account |
| **Creditor 5** |  | Unverified Account |
| **Creditor 6** |  | Unverified Account |

\* Please remove all non-account holding inquiries over 30 days old.

\* Please add a Promotional Suppression to my credit file.

**IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.**

**Signed, sealed and delivered in the presence of:**  **{PRINT YOUR NAME HERE}**

 **Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**STATE OF**

**COUNTY OF**

 **I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same.**

 **WITNESS my hand and official seal in the County and State aforesaid this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2021.**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Notary Public**

**Printed Name:**

 **My commission expires:**

**METHOD OF VERFICATION DISPUTE LETTER #2**

**YOUR NAME**

**YOUR ADDRESS 1**

**CITY, STATE ZIP**

**SSN: xxx-xx-xxxx | DOB: 01/01/1970**

**Month Day , 20XX**

**CREDIT BUREAU**

**ADDRESS**

**CITY, STATE ZIP**

To whom it may concern:

Please be advised that this is my **SECOND WRITTEN REQUEST** for you to remove the unverified accounts listed below that remain on my credit report in violation of 15 U.S.C. §1681. The unverified items listed below remain on my credit report in violation of Federal Law.

According to the **Fair Credit Reporting Act, 15 U.S.C. §1681 Section 611 (a)(6)(B)(iii)**, you are required by federal law by request of the consumer, a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher. You must provide this request by no later than 15 days after receiving this request for that description as according to the **Fair Credit Reporting Act, 15 U.S.C. §1681 Section 611 (a)(7).**

In the results of your first investigation, you stated in writing that you **“verified”** that these items arebeing **“reported correctly”.**

* **Who in your company verified these accounts?**
* **How did they verify them?**
* **Please provide me with the name of the individual, business address and telephone number of the person or business contacted during your reinvestigation.**
* **Include the documentation that was used to verify the dispute.**

You have **NOT** provided me a copy of ANY hard copy documentation showing that you have properly verified these accounts. Under **Section 611 (5)(A)(i)** of the FCRA – you are required to ***“…promptly DELETE all information which cannot be verified.”***

The law is very clear as to the Civil liability and the remedy available to me for **“**negligent noncompliance” (**Section 617**) if you fail to comply. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately.

|  |  |  |
| --- | --- | --- |
| **Name of Account** | **Account Number** | **Provide Verification** |
| **Creditor 1** |  | Unverified Account |
| **Creditor 2** |  | Unverified Account |
| **Creditor 3** |  | Unverified Account |
| **Creditor 4** |  | Unverified Account |
| **Creditor 5** |  | Unverified Account |

**\* Please remove all non-account holding inquiries over 30 days old.**

**\* Please add a Promotional Suppression to my credit file.**

**IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.**

**Signed, sealed and delivered in the presence of:**  **{PRINT YOUR NAME HERE}**

 **Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**STATE OF**

**COUNTY OF**

 **I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same.**

 **WITNESS my hand and official seal in the County and State aforesaid this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2020.**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Notary Public**

**Printed Name:**

 **My commission expires:**

**ORIGINAL CREDITOR DISPUTE (623) LETTER #3**

**YOUR NAME**

**YOUR ADDRESS**

**CITY, STATE ZIP**

**Month Day , 20XX**

**ORIGINAL CREDITOR**

**ADDRESS**

**CITY, STATE ZIP**

To whom it may concern:

This letter is to inform you that I am disputing your company’s references on my credit report because of the lack of accuracy.

I recently disputed this account with the credit reporting bureaus, and the information was reported as verified and accurate.

I am disputing the following information directly with you, the furnisher of information, and I am requesting that you investigate as outlined in the FCRA Section 623 for the inaccurate **DESCRIPTION OF NEGATIVE ACCOUNT**.

If you are unable to perform a reasonable investigation, or you are unable to locate the necessary documents to investigate my dispute; then you are required by the FCRA to remove the negative information from my credit reports.

If you were able to conduct a proper investigation of the records for this account and have identified the information that was being incorrectly reported, please update that information on my credit reports to reflect the accurate information found during your investigation.

I am also requesting that you send me an explanation of the investigative methods you used to verify my account so I can conduct my own investigation into the accuracy of your records and verify that a reasonable investigation was completed.

All correspondence should be sent to my attention at the above address.

Thank you.

YOUR NAME

**VIOLATION OF FCRA RIGHTS DISPUTE LETTER #4**

**YOUR NAME**

**YOUR ADDRESS**

**CITY, STATE ZIP**

**SSN: xxx-xx-xxxx | DOB: 01/01/1970**

**Month Day , 20XX**

**CREDIT BUREAU**

**ADDRESS**

**CITY, STATE ZIP**

To whom it may concern:

Please be advised this is my **THIRD WRITTEN REQUEST** and **FINAL WARNING** that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.

Despite two written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to verify that this information is mine and is correct. In the results of your first investigation and subsequent reinvestigation, you stated in writing that you “verified” that these items are being “reported correctly”; but have not provided a reasonable method of verification?

I request for the third time that you provide the method of verification you used. Your response should provide:

* The name of the individual business address and telephone number of the person or business contacted during your reinvestigation.
* The name of the person who verified the dispute with the original creditor
* The documentation that was used to verify the dispute

To date, you have **NOT** provided me a copy of ANY documentation (**Hard evidence that goes all the way back to the original creditor, not verification from a third-party database**). Furthermore, you have failed to provide the method of verification as required under **Section 611 (a) (7)**. In fact, under Section 611(a)(7) you were required to provide a description of reinvestigation procedure by no later than 15 days that included information as described in Section 611(a)(6)(B)(iii). Please be advised that under **Section 611 (5)(A)** of the FCRA – you are required to ***“…promptly DELETE all information which cannot be verified.”***

The law is very clear as to the Civil liability and the remedy available to me (**Section 616 & 617**) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately.

|  |  |  |
| --- | --- | --- |
| **Name of Account** | **Account Number** | **Provide Verification** |
| **Creditor 1** |  | Unverified Account |
| **Creditor 2** |  | Unverified Account |
| **Creditor 3** |   | Unverified Account |
| **Creditor 4** |   | Unverified Account |
| **Creditor 5** |   | Unverified Account |

**IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.**

**Signed, sealed and delivered in the presence of:**  **{PRINT YOUR NAME HERE}**

 **Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**STATE OF**

**COUNTY OF**

 **I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same.**

 **WITNESS my hand and official seal in the County and State aforesaid this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2020.**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Notary Public**

**Printed Name:**

 **My commission expires:**

**INTENT TO LITIGATE**

**DISPUTE LETTER #6**

**YOUR NAME**

**YOUR ADDRESS 1**

**CITY, STATE ZIP**

**SSN: xxx-xx-xxxx | DOB: 01/01/1970**

**Month Day , 20XX**

**CREDIT BUREAU**

**ADDRESS**

**CITY, STATE ZIP**

**NOTICE OF PENDING LITIGATION SEEKING RELIEF AND MONETARY DAMAGES UNDER FCRA SECTION 616 & SECTION 617**

Please accept this final written **OFFER OF SETTLEMENT BEFORE LITIGATION** as my attempt to amicably resolve your continued violation of the Fair Credit Reporting Act regarding your refusal to delete UNVERIFIED information from my consumer file.I intend to pursue litigation in accordance with the FCRA to seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 if the UNVERIFIED items listed below are not deleted immediately. A copy of this letter as well as copies of the three written letters sent to you previously will also become part of a formal complaint to the Federal Trade Commission and shall be used as evidence in pending litigation provided you fail to comply with this offer of settlement.

Despite three written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to have documentation on file to verify that this information is mine and is correct. In the results of your investigations, you stated in writing that you “verified”that these items arebeing“reported correctly”.

I request for the third time that you provide the method of verification you used. Your response should provide:

* The name of the original creditor
* The address and phone number of the original creditor
* The name of the person at your who verified the dispute with the original creditor
* The documentation used to verify the dispute

You have **NOT** provided me a copy of ANY original documentation (a consumer contract with my signature on it)**.** Furthermore, you have failed to provide the method of verification as required under **Section 611 (a) (7)** whichunder Section 611(a)(7) you were required to provide a description of reinvestigation procedure by no later than 15 days. Please be advised that under **Section 611 (5)(A**) of the FCRA – you are required to ***“…promptly DELETE all information which cannot be verified.”***

The law is very clear as to the Civil liability and the remedy available to me (**Section 616 & 617**) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately.

|  |  |  |
| --- | --- | --- |
| **Name of Account** | **Account Number** | **Provide Verification** |
| **Creditor 1** |  | Unverified Account |
| **Creditor 2** |  | Unverified Account |
| **Creditor 3** |  | Unverified Account |
| **Creditor 4** |  | Unverified Account |
|  **Creditor 5** |  | Unverified Account |

**\* Please remove all non-account holding inquiries over 30 days old.**

**\* Please add a Promotional Suppression to my credit file.**

**IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.**

**Signed, sealed and delivered in the presence of:**  **{PRINT YOUR NAME HERE}**

 **Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**STATE OF**

**COUNTY OF**

 **I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same.**

 **WITNESS my hand and official seal in the County and State aforesaid this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2020.**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Notary Public**

**Printed Name:**

 **My commission expires:**