

Credit Bureau Dispute Templates

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Legal Disclaimer

The goal of this document is to provide accurate and useful information with regard to the subject matter covered. It is designed to help you focus on goals and actions that are important to address in credit improvement and maintenance. The document is intended to provide general guidelines that are for informational purposes only and is provided with the understanding that the author of these documents is not engaged in rendering legal services or in providing specific legal advice. If legal advice is required, the services of a competent legal professional should be sought.

Ok, here it is. It's time to take your credit by the horns and really turn up the heat. When it comes to credit so many times we have just been doing our thing not monitoring it that there are many mistakes that can be made both on our side and the creditors. Unfortunately, these mistakes or errors can cause your score to drop without you even knowing.

The good news is you do have a chance to fix this. It doesn't happen overnight but within 1-2 months you can have them removed if you follow the correct process which I detail in this guide.

But even those that understand how to dispute errors with credit bureaus can make mistakes. A big error many make is not using the correct wording, not following up or really understanding the true process meaning they give up to easily. Let's get started!

What Items Should You Dispute?

In this guide you will find the top 15 dispute letter templates. They will take some personal customization but it will only take a few minutes. If any of these apply to the information being reported on your credit reports, you should consider the item negative

1. This account does not belong to me
2. This collection/charge-off was paid
3. This public record has been satisfied/released/dismitted/vacated
4. You are not reporting a positive account on my credit report
5. Duplicate account
6. This account is closed/open
7. You are not reporting the correct limit on my account
8. I was not 30, 60, 90 or 120 days late on this account
9. I never authorized this inquiry (Letter to Credit Bureau)
10. I never authorized this inquiry (Letter to Creditor)
11. The 7-year reporting period has expired on this account
12. You are reporting wrong/expired/misspelled addresses on my credit report
13. You are reporting misspelled/wrong names on my credit report
14. You are reporting the wrong birth date on my credit report

Other Template Letters

- Change of Address - Inconsistent address information can cost you score points. Use this letter to request that the credit bureaus update your address information.

- 30-Day No Response – Use this letter as a second request for removal of derogatory information..

You can access all letter templates at the end of the document. Use the table of contents to link directly to the exact template you need,

As you can see, there are a large number of items you can dispute. Remember, not every credit report has errors in fact the numbers are quite low. But when starting to build your credit this is one area you have to make sure you are clean in to move forward at a better pace.

Make sure to closely examine each piece of information on your report and cross reference with the list above. Creditors make reporting mistakes all the time. If you do not catch them and report the mistake, it will remain. Once you determine what the mistake or error is, then challenge that item.

The Disputing Process

When it come to the disputing process you have to be ready to commit. It's not hard work but you have to be ready to schedule a timeline of when you will be sending the letters and knowing what to expect in return.

Here are the guidelines:

1. Find the error on your credit report from the list I gave you, select the correct letter and fill out the custom areas.
2. Send this letter to the exact and ONLY credit bureaus that reported the error. (Not all 3 bureaus may be reporting the error) In the letter attach copies of all supporting documents that you have in favour of the dispute i.e. credit card statements showing payments and correct limits etc). Also include proof of address and social security number to save time and sometimes they may ask for it...Be ahead of the game on this one.
3. Send all letters certified with receipts for you tracking records.
4. Now you will hear everybody say wait 30 days. I say wait 35 as you want to give time for mail time. If the bureaus don't respond within that time send a formal complaint letter reminding them that per per Section 611 of the Fair Credit Reporting Act they are required to respond within 30 days from the date they received your initial dispute
5. Also remind them that per Section 616 & 617 of the same Act they are liable for damages, including punitive, and that you are prepared to seek legal representation. Again attach your original dispute letter and proof of delivery to the complaint.

Here is a bonus tip where may give in. Just because the bureau has deemed the item "investigated" still doesn't mean the results are accurate. If you are 100% positive your claim ir accurate and true..and I mean POSITIVE! and the bureaus responds that the information will not be removed or updated. Then you can request a reinvestigation under section 611 of the Fair Credit Reporting Act. But if you have to take this step don't

waste time. Make sure you do this within 5 days of receiving your results in their investigation.

Keep in mind you can do this as many times as you want..but typically if you've done it 2-3 times with the same piece I'd save your money in postage and move on.

Disputing Do's and Don'ts

To help you through the process, here are some tips that will help you avoid making the most common credit disputing mistakes:

Not all creditors report to all credit bureaus. ONLY dispute your errors with the credit bureaus reporting the error. Lets say you find an error with your car loan on TransUnion, but you notice Equifax doesn't seem to show it. ONLY send your dispute to TransUnion. Cause if you send it to both then if your error is legitimate then you just told Equifax that and they may start reporting it to!

Always send ALL communication certified if you can afford it. Experience shows that when credit bureaus receive certified mail they treat it a little bit more seriously, pay attention and respond quicker. You can get a registered return receipt if you want but it is not 100% necessary. You just need proof they received it and you can print off a certified tracking receipt from the post office website the day after delivery

Work with the credit bureaus first: Start out by disputing derogatory accounts with the credit bureaus first before looking elsewhere like going direct to the bank or collection agency. Because they won't actually be able to remove anything anyway so this will save you a lot of time.

Keep note of your dispute identifiers: Dispute identifiers are the numbers that are associated with your dispute. Kind of like a tracking number or receipt number. You will always need to refer to this number in response to the bureau's investigation results. So if you lose it you may run the risk of having to start from scratch. Each bureau labels its dispute identifier numbers differently, as follows:

- Equifax – Confirmation No.
- Experian – File No.
- TransUnion – Report No.

- **Avoid being labeled “Frivolous.”** This basically means you have been labeled as a pest.. Under Section 611 of the Fair Credit Reporting Act, a credit bureau has the right to consider your disputes frivolous or irrelevant. So if you inundate the bureaus with letters that do not have supporting documents like we discussed previous, the bureaus will eventually refuse to reinvestigate.

Here is the language:

(3) Determination That Dispute Is Frivolous or Irrelevant

A) *In general.* Notwithstanding paragraph (1), a consumer reporting agency may terminate a reinvestigation of information disputed by a consumer under that paragraph if the agency reasonably determines that the dispute by the consumer is frivolous or irrelevant, including by reason of a failure by a consumer to provide sufficient information to investigate the disputed information.

Here are some tips to help you avoid being labeled as frivolous:

- ***Don't dispute more than 2-3 items per letter***, with the exception of wrong names (aka's), wrong addresses, employment information, and bankruptcy re-list items (accounts that should be included in a bankruptcy).

- **State by only disputing items you have documented proof.** These items should be disputed on individual letters. Once you receive confirmation from the credit bureaus that they have corrected the reporting on these accounts, then you can move onto the next level of disputing items for which you lack proof.
 - **If there are multiple credit items that you are disputing,** you should not waste your time or risk reaching this dispute threshold for late pays that are over 24 months old, unless you have documented proof to support your claim.
 - **Each credit bureau has several different addresses.** I recommend sending your letters to the various addresses with different items. This way, they remove the risk of having their re-dispute letters end up in the hands of the person who denied their claim in the first place, and this also allows them to dispute more than 2-3 items at a time.
-
- **Send proof of social security and proof of current address** with every letter that you send to the credit bureaus.
 - **Don't dispute items together with someone else's** – For example if both you and your spouse are disputing items. NEVER send them together on the same letter. This is the only instance in a relationship you are allowed to be selfish :)
 - **Never send originals of documents** that are supporting your dispute. Only send copies and duplicates.
 - **Be realistic, don't give up.** Like we state many times, this doesn't happen overnight. But like sticking to a diet. It takes time to see results but if you stick to it the results can be life changing. Send letters, Follow up and stick to the plan..

This account does not belong to me

[[Date]]
[[Credit Bureau Name]]
[[Address]]
[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled a copy of my credit report on-line and found that you are reporting the following inaccurate information in my file that is negatively affecting my credit score.

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Account Rating: [[30 Days Late, Collection, Charge-Off, etc]]

Reason: [[List here the reason why the account should be removed (i,e- not mine, never late, etc. Also, if you have documents to prove your claim, mention here that you are attaching them to this letter.]]

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Sincerely,

[[Your Name]]
[[Your Address]]
[[Your SS#]]
[[Your DOB]]

Account Has Been Paid

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

After a recent review of my credit report, I found that you are reporting the following account as unpaid:

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Date Paid: [[Having proof of payment is extremely important to this type of dispute.]]

Date of Last Delinquency: [[The actual date the account first became delinquent.]]

I am asking that you update the account to "paid in full", and that you report the correct Date of Last Delinquency. Per the Fair Credit Reporting Act, the Date of Last Delinquency is the date (month and year) of the first missed payment that led to charge off, collection, foreclosure or repossession. Reporting a more recent date of last delinquency would be in violation of this Act and could make my credit scores drop by up to 100 points.

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction.

Thank you for your help.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

This public record has been satisfied/released/dismisssed/vacated

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled a copy of my credit report on-line and found that you are reporting the following Public Record as [[not satisfied/unpaid/not released/not discharged]]:

Type of Public Record: [[Bankruptcy/Tax Lien/Judgment]]

Reference No: [[Case No/ID No]]

Accurate Status: [[Paid/Satisfied/Released/Discharged/Vacated]]

Date: [[Date Paid/Satisfied/Released/Discharged/Vacated]]

I have attached proof of my claim, and I am requesting that you update this item to its correct status immediately.

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Thank you,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are not reporting a positive account on my credit report

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Re: **Request for Addition of Credit Information**

Dear [[Credit Bureau Name]]:

According to the Fair Credit Reporting Act, I am permitted to have accurate and true information reflected in my credit report. To accomplish this, I am requesting that my good pay history with [[Creditor Name]] be added as soon as possible. The account has been open since [[Open Date]].

I have attached paperwork proving that the account should be reported under my social security number for your review.

I understand that, "A consumer's credit report should reflect completeness and accuracy within a reasonable time after notification by the consumer." I look forward to receiving an updated copy of my credit report reflecting this change.

Thanking you in advance for your assistance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are not reporting a positive account on my credit report

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Re: Request for Addition of Credit Information

Dear [[Credit Bureau Name]]:

According to the Fair Credit Reporting Act, I am permitted to have accurate and true information reflected in my credit report. To accomplish this, I am requesting that my good pay history with [[Creditor Name]] be added as soon as possible. The account has been open since [[Open Date]].

I have attached paperwork proving that the account should be reported under my social security number for your review.

I understand that, "A consumer's credit report should reflect completeness and accuracy within a reasonable time after notification by the consumer." I look forward to receiving an updated copy of my credit report reflecting this change.

Thanking you in advance for your assistance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

Duplicate Account

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled a copy of my credit report on-line and found that you are reporting the following inaccurate information in my file that is negatively affecting my credit score.

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Account Rating: [[30 Days Late, Collection, Charge-Off, etc]]

Reason: [[List here the reason why the account should be removed (i.e- not mine, never late, etc. Also, if you have documents to prove your claim, mention here that you are attaching them to this letter.]]

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

This Account is Open/Closed

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

Please be advised that you are inaccurately reporting the following account status as [[closed/open]], when the account is in fact [[open/closed]].

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

[[Open/Close]] Date: [[Be sure to find out the accurate date from your creditor.]]

Other: [[If there is a balance issue on the account, indicate so here (i.e. many times an old closed account will show as open with a balance because the creditor never updated the report.]]

Please update this information as soon as possible to insure that the inaccurate reporting does not impact my credit negatively.

My contact information is provided below and I have included proof of my current address and proof of my social security number for your review. I will await an updated copy of my credit report to reflect these changes.

Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are not reporting the correct limit on my account

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I pulled a copy of my credit report on-line and found that you are reporting the wrong limit on the following account:

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Accurate Account Limit: [[The Limit on your statement]]

I have also sent the attached letter to my creditor asking that they report the correct limit to the credit bureaus immediately.

Per Fair Isaac & Co., and all of the literature on your site, 30% of my credit score takes into consideration the balance to limit ratio on my revolving accounts. Reporting an inaccurate limit or not reporting a limit at all has a serious negative impact on my credit scores.

Please update my file and report the correct limit as soon as possible.

Thank you for your help.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

I was not 30, 60, 90 or 120 days late on this account

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled a copy of my credit report on-line and found that you are reporting the following inaccurate information in my file that is negatively affecting my credit score.

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Account Rating: [[30 Days Late, Collection, Charge-Off, etc]]

Reason: [[List here the reason why the account should be removed (i,e- not mine, never late, etc. Also, if you have documents to prove your claim, mention here that you are attaching them to this letter.]]

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

I never authorized this inquiry (Letter to Credit Bureau)

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I am writing to you to request that you remove the following unauthorized inquiry(ies) from my credit report:

Creditor: [[Creditor Name]]

Inquiry Date: [[Date]]

Attached is a copy of the letter that I have sent directly to the creditor disputing their reporting.

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

I never authorized this inquiry (Letter to Creditor)

[[Date]]

[[Creditor Name]]

[[Address]]

[[City, State, Zip]]

Re: Unauthorized Inquiry – [[Date of Inquiry]]

To Whom It May Concern:

I received a copy of my credit report today and discovered a hard inquiry from your company on the above date. I do not recall authorizing this inquiry therefore I would like to see the application of credit. Under the Fair Credit Reporting Act no one may access my credit without my permission.

I am sending this letter certified mail for my protection as well as yours. Please either forward proof to me at your earliest convenience that I in fact authorized this inquiry, or send a request to the credit bureaus to remove this inquiry from my credit reports.

It is urgent that I hear from you especially if this has been a case of identity theft.

I anticipate your response.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

The 7-year reporting period has expired on this account

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled a copy of my credit report on-line and found that you are reporting the following delinquent account(s) that are past the 7 year reporting time as allowed under the Fair Credit Reporting Act. The following account(s) should be deleted immediately:

Creditor: [[Creditor Name]]

Account Number: [[Account #]]

Date of Last Delinquency: [[Date]]

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction. Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are reporting wrong/expired/misspelled addresses on my credit report

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

Please be advised that you are reporting the wrong address information on my credit report. I am in the process of a new loan transaction and the error is causing a problem with my credit scores reporting properly, so any help you can give me with updating this information as soon as possible would be greatly appreciated.

My current address is: [[Current Address]]

Previous address(es): [[Previous Address]]

Please remove the following address(es) from my report as they do not belong to me and are being reported in error:

Wrong Address: [[List wrong addresses here]]

I have included proof of my current address and previous addresses where available, and proof of my social security number for your review. I will await an updated copy of my credit report to reflect these changes. Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are reporting misspelled/wrong names on my credit report

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently pulled my credit report on-line and found that you are reporting the following name variation on my credit report. In an effort to improve my credit, I have done a lot of research and have found that variations in personal information could be affecting my credit scores negatively.

REPORTED AKA: [[AKA on Report]]

My legal name is: [[Your Legal Name]]

Please accept this as my request to remove all other AKA's that you are now reporting on my profile. My contact information is provided below and I have included proof of my current address and proof of my social security number for your review. I will await an updated copy of my credit report to reflect these changes.

Thank you.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

You are reporting the wrong birth date on my credit report

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

Please be advised that you are reporting the wrong birth date on my credit report.

My correct birth date is [[date]].

Please update this information as soon as possible to insure that the inaccurate reporting does not impact my credit negatively.

My contact information is provided below and I have included proof of my birth date, current address and social security number. I will await an updated copy of my credit report to reflect these changes.

Thanking you in advance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

Change Of Address

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I have recently moved and would like my address to be updated accordingly on my credit file.

My new address is:

My previous address was:

My credit is very important to me, so I would appreciate your response and an updated copy of my credit report as soon as possible. I have attached proof for your review.

Thanking you in advance for your assistance.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]

30 Day No Response

[[Date]]

[[Credit Bureau Name]]

[[Address]]

[[City, State, Zip]]

Re: Second request for removal of inaccurate information

Dear [[Credit Bureau Name]]:

Please be advised that this letter will serve as a formal complaint that you did not respond to my initial dispute on _____ sent certified mail.

The Fair Credit Reporting Act requires you to investigate any items that I feel are inaccurate, obsolete or outdated. It has been well over 30 days and I have received no reply. I have included a copy of my original mailing and my mail receipt for your records as well as mine. Please take immediate action to rectify these issues.

I look forward to your timely response and to receiving an updated copy of my credit report.

Sincerely,

[[Your Name]]

[[Your Address]]

[[Your SS#]]

[[Your DOB]]