Table of Contents for all Dispute Letters

Listed below are all of the necessary letters you will need to repair your credit. We use the fictitious name of ‘Connie Beckel’ as an example. Remember to put the letter into your word processor such as Microsoft Word, make the necessary changes and apply your signature in blue or black ink if possible.

**Important:** *All sections in the letter that are ‘Italicized’ needs to be changed with the information that suits your situation.*

You will also see that many of the letters have one of the three credit bureau’s listed along with their address. If you are sending the same letter to all three bureaus, make the necessary changes.

Many people add the ‘credit bureau report #’ to their letter. The report # is usually on the first page of the credit report. Each report # will be different from each of the three Bureau’s. Also, if the letter is more than 1 page, then it may be a good idea to put your Social Security number on the front page heading.

The dispute letter will show an example of one dispute. If you have more disputes than just one, add the others up to 3 to 4. If you have 8 disputes, write two letters with 4 disputes each and you can send them at the same time. The odds are good that two different people will receive the letters.

**Tip:** It may be a good idea to ‘Select All’ and change the font style. Feel free to even change some of the wording that fits your style. A misspelled word in the body will often make the letter more personal to the end user letting them know that it wasn’t professionally done. OR, you can just leave it alone, sign it and mail it.

List in the lower case letters are the optional reasons for your dispute.

1. **Letter 1:** Personal Information
   a. Unknown or Incorrect Address
   b. Incorrect Spelling of Name
   c. Name Change, Usually from Marriage or Divorce
   d. Incorrect Social Security Number
   e. Incorrect Employer Listing

Your 1st round of disputes are listed below (2-5). You have 4 options. When you receive a response that is not in your favor, go to the 2nd round and then 3rd round.

2. **Letter 2:** Incorrect Accounts, Option 1
   a. This account is not mine
   b. This negative item is not mine
   c. Provide me documentation that this item is mine or delete it
   d. Unknown credit account, please remove
   e. I was never late on this account
   f. This is a duplicate listing
g. This collection account is not mine
h. This charge off account is not mine

3. Letter 3: Incorrect Accounts, Option 2
   a. This account is not mine
   b. This negative item is not mine
   c. Provide me documentation that this item is mine or delete it
   d. Unknown credit account, please remove
   e. I was never late on this account
   f. This is a duplicate listing
   g. This collection account is not mine
   h. This charge off account is not mine

4. Letter 4: Incorrect Accounts, Option 3
   a. This account is not mine
   b. This negative item is not mine
   c. Provide me documentation that this item is mine or delete it
   d. Unknown credit account, please remove
   e. I was never late on this account
   f. This is a duplicate listing
   g. This collection account is not mine
   h. This charge off account is not mine

5. Letter 5: Incorrect Accounts, Option 4
   a. This account is not mine
   b. This negative item is not mine
   c. Provide me documentation that this item is mine or delete it
   d. Unknown credit account, please remove
   e. I was never late on this account
   f. This is a duplicate listing
   g. This collection account is not mine
   h. This charge off account is not mine

Your 2nd round of disputes are listed below. Your dispute reason should remain the same.

6. Letter 6: Incorrect Accounts, Round 2, Option 1
7. Letter 7: Incorrect Accounts, Round 2, Option 2

Your 3rd round of disputes are listed below. Your dispute reason should remain the same.

8. Letter 8: Incorrect Accounts, Round 3, Option 1
10. Outdate Account Dispute Letter (If you have a negative account that you feel is old and should not be on your credit report)
**Charge Offs**

Look over the options and see which works best for your situation. Below, I have stated the different reasons you can put in your letter in order to get the item deleted from your credit report. They will be stated just once below to become less redundant as opposed to the reasons above.

11. **Charge off, Round 1, Option 1**
   a. This Charge off account is not mine, please delete
   b. Debt was never charged off, please delete
   c. Please provide me documentation of this debt or please delete it
   d. This account is not mine, please delete
   e. Unknown charge off account, please delete

12. **Charge off, Round 1, Option 2**

13. **Charge off, Round 2, Option 1**

14. **Charge off, Round 3, Option 1**

15. **Charge off, Round 3, Option 2**

16. **Delete Outdated Information**

17. **Follow up if no response within 30 days, Option 1**

18. **Follow up if no response within 30 days, Option 2**

19. **Letter requesting description of the procedures used for verified items**

20. **Letter used when Credit Bureau accuses you of using a Credit Repair Company**

**Account Status Inaccuracies**

Look over the options and see which works best for your situation. Below, I have stated the different reasons you can put in your letter in order to get the item deleted from your credit report. They will be stated just once below to become less redundant as opposed to the reasons above.

21. **Account Status Inaccuracy, Round 1**
   a. This account was paid as agreed
   b. The number of late payments is incorrect, please remove
   c. There is no money past due, please adjust
   d. The past due amount is incorrect, please adjust
   e. I was never late on this account, please adjust
   f. This account is reporting as an open account, there is no open account
   g. The account was reflected in my bankruptcy, please report as $0.

22. **Account Status Inaccuracy, Round 2**

23. **Account Status Inaccuracy, Round 3**

24. **Correction Request for Remaining Items**

25. **Follow up if no response within 30 days**

26. **Request to remove outdated information from Credit Report**

27. **Letter requesting description of the procedures used for verified items**

**Late Payments**
Look over the options and see which works best for your situation. Below, I have stated the different reasons you can put in your letter in order to get the item deleted from your credit report. They will be stated just once below to become less redundant as opposed to the reasons above.

28. Late Payment Inaccuracy, Round 1, Option 1
   a. I was never late on this account, please adjust
   b. This account was paid as agreed
   c. I was never late, please adjust
   d. I was never 30 days late, please adjust
   e. I was never 60 days late, please adjust
   f. I was never 90 days late, please adjust
   g. The number of lates is clearly inaccurate, please delete or correct
29. Late Payment Inaccuracy, Round 1, Option 2
30. Late Payment Inaccuracy, Round 2, Option 1
31. Late Payment Inaccuracy, Round 2, Option 2
32. Late Payment Inaccuracy, Round 3, Option 1
33. Late Payment Inaccuracy, Round 3, Option2
34. Dispute letter for reinstated items previously removed. Can be used if the credit bureau did not notify you of the reinsertion in writing not later than 5 business days after the reinsertion.
35. Late Payment inaccuracy, Correction request for remaining items
36. Follow up letter after 30 days. Use this letter if the Credit Bureau fails to respond within the first 30 days of your first letter, or any letter.
37. Request to remove outdated items from Credit Report
38. Letter requesting description of the procedures used for verified items

Outdated Information

39. Outdated dispute letter, option 1
   a. Outdated information, please remove immediately
   b. This account is obsolete, please remove
   c. The date of last activity is 7 years, please remove
   d. The date of last activity is 10 years, please delete
   e. Please delete this outdated information

40. Outdated dispute letter, option 2

Collection Accounts

41. Collection Accounts, Round 1, Option 1
   a. This account was reported to collections in error, please remove
   b. This collection account is not mine, please remove
   c. Provide me documentation that this account is mine or please remove
   d. Outdated information, please remove immediately

42. Collection Accounts, Round 1, Option 2
43. Collection Accounts, Round 2, Option 1
44. Collection Accounts, Round 2, Option 2
45. Collection Accounts, Round 3, Option 1
46. Collection Accounts, Round 3, Option 2
47. Collection Accounts, Outdated Dispute Letter
48. Follow up letter after 30 days. Use this letter if the Credit Bureau fails to respond within the first 30 days of your first letter, or any letter.
49. Letter requesting description of the procedures used for verified items
50. Use this letter if the Credit Bureau accuses you of using a credit repair organization and refuses to investigate an item

**Inquiries**

Inquiries should be the easiest to take off because nobody really cares unless the person on the end is a stickler for detail. Getting inquiries off is advantageous too because it does increase your score. But, they can be difficult to get off because there is often a lack of communication on inquiries between the creditor and credit bureau SO, make sure you have letter 54 ready to go after 30 days.

51. Inquiries, Round 1
   a. Unauthorized inquiry, delete immediately
   b. Unknown inquiry, please delete
   c. This inquiry is not authorized, please delete
   d. This ‘hard’ inquiries was not authorized by me, please delete
   e. Please delete this unauthorized inquiry

52. Inquiries, Round 2
53. Inquiries, Round 3
54. Inquiries, 30 day follow up if no response

**Public Records (Liens, Bankruptcies, Reposessions, Foreclosures, etc.)**

These letters are used to check the validity of their paperwork. If they do not have the correct paperwork and in order and sent to you in a timely manner, they must delete the negative on your credit report. Using registered mail for Public Records is a good idea.

55. Public Records, Round 1, Option 1
   a. Unknown public record, please delete
   b. This is no mine, please provide documentation or please delete
   c. Unknown Lein record, please delete
   d. Unknown Bankruptcy record, please delete
   e. Unknown Reposession record, please delete
   f. Unknown Foreclosure, please delete
   g. Unknown Judgement, please delete
   h. Outdated public record, please delete
   i. This bankruptcy is more than 10 years old, please delete
56. Public Records, Round 1, Option 2
57. Public Records, Round 2, Option 1
58. Public Records, Round 2, Option 2
59. Public Records, Round 3, Option 1
60. Public Records, Round 3, Option 2
61. Public Records, Outdated Record Dispute
63. Public Records, Dismissed Bankruptcy
64. Use this letter if the Credit Bureau accuses you of using a Credit Repair Agency

Identity Theft

65. Identity Theft
   a. Unknown account, please delete
   b. I never received any loan or credit from this company, please remove
   c. This is not mine, please remove
   d. This is not mine, delete immediately
   e. Provide me documentation or remove immediately

Add Positive Information to Credit Report

66. Letter to add positive information
   a. Please add this credit account to my credit report
   b. This account is missing from my credit report, please add immediately
   c. This account is not being reported, please add

Remember to take your time and choose the appropriate letter and reason for your situation. Using certified mail is always a good idea. Only put three, may four disputes per letter per bureau. The credit bureau’s are good at sending a form letter giving reason not to investigate. You have to be smarter than them with a legitimate signature, different fonts, legible type and **definitely a handwritten envelope**.
September 14, 2013

Equifax
P.O. Box 740256
Atlanta, GA 30374

RE: PERSONAL INFORMATION
Dear Sir or Madam:

By the provisions of the Fair Credit Reporting Act, I am writing to request that the following inaccurate item be immediately investigated and corrected on my credit report in order to show my true credit history. Fair Credit Reporting Act requires that bureaus report only accurate credit information, therefore every step must be taken to assure the information reported is completely accurate and correct. According to the Fair Credit Reporting Act, I expect you to complete this verification within 30 days.

PERSONAL INFORMATION
2805 N. 36TH ST. Star, IDAHO 83177
Unknown address, please delete this from my file

You can also manipulate this letter if your name has changed due to divorce or marriage

Please see attached copies that contain the correct information
Please look into this matter immediately and correct this inaccuracy within the time frame required by the Fair Credit Reporting Act (FCRA). Also, I will need you to inform me in writing of the results of your investigation.

Please also send me my updated and corrected Credit Report as soon as your investigation is finished.

Thank you for your time and consideration in this matter.

Sincerely,

____________________________________
Signature

CONNIE BECKEL
SS#: 123124321
DOB: 03/02/1945
1716 EUCLID DR.
WALLA WALLA, WASHINGTON 99362