



THE 10 Letters & WHAT THEY MEAN

Top 10 Dispute Letters

Credit Repair Cloud has over 100 letters for every possible situation. We have chosen 10 of our favorite and most effective dispute letters and have outlined how to use them. If you learn how to use these 10 simple letters effectively, you will discover the fundamental building blocks of credit repair and be on your way to becoming an expert.

1. Default Round 1 (Dispute Credit Report Items)

This should always be the first letter you send, and it should always be sent to the credit bureaus. Why? The bureaus will contact each furnisher for you and if they don't respond within 30 days, it's an automatic deletion.

2. Bureau No Response

The Title of this letters also gives away its meaning - when you send a letter to a credit bureau and they do not respond, this is the letter to send! Why? The credit bureaus are required under federal law to conduct an investigation and respond with the results of the investigation within 30 days of receiving your request. Ignoring the request is unacceptable and unfortunately, you may need to remind them more than once to comply.

3. Bureau Re-investigation

So you've already disputed items with a credit bureau at least once or twice and didn't get the response you wanted. The reinvestigation letter is a good way to let the credit bureau know you are not giving up! It's amazing to me how much a little bit of patience and persistence can yield results and this letter is exactly that - persistent! So, when they say no - what do you do? You ask again and again and again. The squeaky wheel gets the grease!

4. Bureau Warning

When you contact a credit bureau and either receive a bad response, or no response at all - it may be time to fire a warning shot. The credit bureaus will all too often play games by responding inappropriately. They may accuse you of utilizing a credit repair company - which by the way is entirely up to you and 100% legal. In some cases they may simply deem your request frivolous or ignore it all together. When this happens, you must remain persistent and not take it personally; however, you should absolutely fight back. One of the best ways to do this is with a well crafted warning letter. In the letter, you remind the credit bureau of your rights as a consumer, state the facts, include previous correspondence and/or any proof you may have - and most importantly, make it crystal clear that you mean business.

The following letters are specifically for sending to furnishers. Furnishers are the companies that reported the information to the credit bureaus. They are typically creditors or debt collectors.

5. Furnisher Basic Dispute

The furnisher dispute letter is virtually the same letter as the credit bureau dispute letter, the only difference is a slight change in the wording. You are using federal law to demand either deletion or correction to information that the creditor or debt collector reported about you to the credit bureau.

6. Furnisher No Response

The furnisher no response letter template is virtually identical to the one you send the credit bureau, only with some slight wordsmithing. You are following up on a previous letter that was ignored.

7. Furnisher Reinvestigation

The Furnisher Re-investigation Letter is also very much like the credit bureau re-investigation letter. The name gives it away! Your asking the furnisher for another investigation!

8. Furnisher Warning

This warning letter is very similar to the credit bureau warning. There are slight changes to the content that make it more suitable to send to a furnisher. When they ignore you or don't comply with the laws, this letter sends a clear warning that you're not taking no for an answer.

9. Validation

If you're facing an aggressive debt collector - this debt validation letter can pause collection efforts and may deter debt collectors who don't have sufficient information. If the debt is expired, you can include a sentence or two explaining that and it may not only stop collection

activity but could possibly get it deleted from your credit report. Also, if you intend on paying the debt, you might want more information to verify you're paying the right collector for the right debt. If the debt is nearing its statute of limitations, you may be better off ignoring debt collection notices than drawing more attention to yourself with a validation letter.

10. Estoppel By Silence

The estoppel letter is used when a debt collector ignores your request for validation. So, basically if you give the debt collector the opportunity to speak up and validate the debt, they fail to do so and their silence must mean that they agree with you. So, it's always good to send this Estoppel Letter certified mail and include your previous validation demand letter. It can stop a debt collector dead in their tracks and sometimes result in a deletion from your credit report!

There you have it, here are our favorite 10 letters for basic dispute strategies PLUS A 609 LETTER. Just Copy & paste to your word document on your computer.

PLEASE DO NOT SEND THESE LETTERS EXACTLY AS IS! YOU CAN USE THE LAW WRITTEN BUT PUT EVERYTHING ELSE IN YOUR OWN WORDS. TO GET FAMILIAR WITH THE LAW YOU CAN VISIT THIS WEBSITE AND ORDER A COPY OF THE FAIR CREDIT REPORTING ACT.

<https://www.bulkorder.ftc.gov/publications/fair-credit-reporting-act>

OR ONLINE

https://www.ftc.gov/system/files/documents/statutes/fair-credit-reporting-act/545a_fair-credit-reporting-act-0918.pdf

KEEP SCROLLING BELOW FOR LETTER FORMATS !!!!!

HERE IS A EXTRA LETTER THIS IS A 609 LETTER THIS LETTER BASICALLY IS SAYING OKAY YOU HAVE THESE THINGS ON MY CREDIT REPORT YOU ARE GOING STRAIGHT ON SAYING PLEASE SHOW ME HOW YOU VERIFIED THAT THESE THINGS ARE ACCURATE AND I NEED PROOF.

IMPORTANT: The text in brackets "{example}" are placeholders that must be modified by you. Make sure you delete these instructions.

{client_first_name} {client_last_name}

{client_address}

{Credit Bureau_Address}

{Current_Date}

To Whom It May Concern,

This letter is a formal complaint that you are reporting inaccurate and incomplete credit information.

I am distressed that you have included the information below in my credit profile and that you have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish. Credit reporting laws ensure that bureaus report only 100% accurate credit information. Every step must be taken to assure the information reported is completely accurate and correct. The following information therefore needs to be re-investigated.

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to verify, through the physical verification of the original signed consumer contract, any and all accounts that you post on a credit report. Otherwise anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see verifiable proof (i.e.: an original consumer contract with my signature on it) that you have on file for the account listed below.

Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverifiable accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the account listed below.

I demand that the following account be verified or removed immediately:

[dispute_item_and_explanation]

Example Account Format Below:

1. The inquiry was not authorized
CAP ONE
Date of inquiry: 12/15/2018
Please remove it from my credit report.

2. The following account is Inaccurate/ Incorrect
DPT ED/NAVI
Account Number: 93542473641E0032****
Please remove it from my credit report.

3. The following account is Inaccurate and need to be investigated
DRIVETIME
Account Number: D39742****
Please remove it from my credit report.

]I respectfully request to be provided proof of this alleged item, specifically the contract, note or other instrument bearing my signature.

Failing that, the item must be deleted from the report as soon as possible. This information is entirely inaccurate and incomplete, and as such represents a very serious error in your reporting. Please delete this misleading information and supply a corrected credit profile to all creditors who have received a copy within the last six months, or the last two years for employment purposes.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you have thirty (30) days to complete your investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your investigation.

In addition, please remove all non-account holding inquiries over 30 days old. Also, please add a promotional suppression to my credit file.

Under federal law, you have thirty (30) days to complete your re-investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your re- investigation.

Thank you,

{Customer First & Last Name}

Default Round 1 (Dispute Credit Report Items)

DESCRIPTION: Round #1 letter is typically the first letter you send to the bureaus and can be used to request

verification, the bureaus will contact the furnishers to verify or remove unverifiable items from credit report.

IMPORTANT: The text in brackets "{example}" are placeholders that must be modified by you. Make sure you delete these instructions.

DELETE TITLE & INSTRUCTIONS ABOVE ^ *****

{client first name} {client last name} {client address}
{bdate}
{ss_number}

{bureau address}

{current date}

Re: Letter to Remove Inaccurate Credit Information

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be in error:

{Creditor/Collector Name & Account Number + Reason + Instruction}

Example Account Format Below:

1. The inquiry was not authorized

CAP ONE

Date of inquiry: 12/15/2018

Please remove it from my credit report.

2. The following account is not mine

DPT ED/NAVI

Account Number: 93542473641E0032****

Please remove it from my credit report.

3. The late payments reported from august 2021-november 2021 are Inaccurate

DRIVETIME

Account Number: D39742****

Please correct this from my credit report.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i(a), you must complete this reinvestigation within 30 days of receipt of this letter.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months. Thank you for your time and help in this manner. Sincerely,

{client signature} _____

{client first name} {client last name}

“Bureau No Response”

DESCRIPTION: Use this letter to remind the credit bureau to respond when round one is ignored.

Include previous correspondence when sending this letter.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{bureau_address} {curr_date}
To Whom It May Concern,

This letter is a formal complaint that you have ignored my previous request and failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish. Credit reporting laws ensure that bureaus report only 100% accurate credit information and every step must be taken to assure the information reported is completely accurate and correct.

Please refer to my previous letter for the information that needs to be re-investigated.
{Creditor/Collector Name & Account Number + Reason + Instruction}

The information must be deleted from my report as soon as possible. The information is inaccurate and misleading and as such represents a very serious error in your reporting.

Under federal law, you have thirty (30) days to complete your re-investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your re-investigation.

Sincerely yours,

{client_signature} _____
{client_first_name} {client_last_name}

“Bureau Re-Investigation”

DESCRIPTION: 60 day follow up demand to credit bureau with warning to re-investigate disputed items.

Include previous correspondence when sending this letter. make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{bureau_address}

Attn: Customer Relations Department

{curr_date}

To Whom It May Concern,

I am in total disagreement with your investigation response. The incorrect items listed below still appear on my credit report, even after your investigation. I would like these items immediately re- investigated and for good cause. These inaccuracies are highly injurious to my credit rating.

{Creditor/Collector Name & Account Number + Reason + Instruction}

Furthermore, In accordance with The Fair Credit Reporting Act, Public law 91-506, Title VI, Section 611, Subsection A-D, I demand that you provide actual proof the information was verified, not a computer generated confirmation.

Please provide:

1. The names and business addresses of each individual with whom you verified the information with above, so that I may follow up.
2. The date you contacted the individual furnishers of information.
3. I would also like to know if the furnisher provided you with my SSN, address or DOB.

The method of communication you used to verify the information

Please forward an updated credit report to me after you have completed your investigation and corrections.

Your cooperation and prompt attention are required by law. Sincerely,

{client_signature} _____

{client_first_name} {client_last_name}

“Bureau Warning”

DESCRIPTION: Follow up demand to credit bureau with stern warning to re-inves1gate disputed items.

Include previous correspondence when sending this letter. **IMPORTANT:** make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{bureau_address}

Re: Warning to Remove Incorrect Items from my Credit Report

{curr_date}

Good evening/ Good Afternoon/ Good Morning.

I recently sent you a request to reinvestigate the information previously disputed. I have attached my previous correspondence for you to revisit.

The computer-generated response I received is unacceptable and I am losing patience. If the information is not immediately reinvestigated and removed, I will be forced to seek legal counsel for relief through the court and file complaints with regulatory enforcement agencies including the CFPB, FTC and my state attorney general.

Remove this incorrect information at once and send me an updated copy of my credit history report.

{Creditor/Collector Name & Account Number + Reason + Instruction}

Example Format From Above Letters.

I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Sincerely,

{client_signature} _____ {client_first_name}
{client_last_name}

“Furnisher Basic Dispute”

DESCRIPTION: The first letter you send to furnishers and can be used to request verification.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you. make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{ss_number}

{creditor_name}
{creditor_address}
{creditor_city}, {creditor_state} {creditor_zip}

Re: Remove Inaccurate Information from my Credit Reports.

{curr_date}

To Whom It May Concern:

I received a copy of my credit report and found you are reporting incorrect information to the credit bureaus.

Here are the error(s):

{Creditor/Collector Name & Account Number + Reason + Instruction}

Under federal law, as a furnisher of information to consumer reporting agencies, you must conduct a reasonable investigation of my dispute and you must complete this investigation within 30 days of receipt of this letter. I demand that this information be investigated and either verified or removed from my report. Please send me confirmation the information has been removed from my credit file.

Thank you for your time and help in this matter. Sincerely,

{client_signature} _____ {client_first_name} {client_last_name}

“Furnisher No Response”

DESCRIPTION: 30 Day reminder to furnisher to respond when basic dispute is ignored.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you. make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{creditor_name}
{creditor_address}
{creditor_city}, {creditor_state} {creditor_zip}

{curr_date}
To Whom It May Concern,

This letter is a formal complaint that you have reported inaccurate and incomplete credit information to the credit bureaus.

Federal laws require furnisher’s of information to report accurate credit informaton to the credit bureaus and in this case, you have failed to do so. Every step must be taken to assure the information reported is completely accurate and correct. I disputed the following information over 30 days ago and you have not yet responded:

{Creditor/Collector Name & Account Number + Reason + Instruc1on}

This inaccurate information must be deleted from my credit file immediately. Please contact the credit agencies you have reported it to and remove this misleading information from my credit profile.

Under federal law, you must complete your re-investigation in a timely manner. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your investigation.

Sincerely yours,

{client_signature} _____

{client_first_name} {client_last_name}

“Furnisher Re-Investigation”

DESCRIPTION: 60 day follow up demand to furnisher with request to re-investigate disputed items.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you make sure you delete these instructions.

*** ***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *******

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{creditor_name}
{creditor_address}
{creditor_city}, {creditor_state} {creditor_zip}

A<n: Customer Relations Department {curr_date}
To Whom It May Concern,

I am in disagreement with the information listed below which you reported to the credit agencies and still appear on my credit report, even after your investigation. I would like these item(s) immediately re-investigated and removed. These inaccuracies are impacting my credit rating.

{Creditor/Collector Name & Account Number + Reason + Instruction}

Please confirm you have completed your investigation and corrections by notifying by mail. Your cooperation and prompt attention are appreciated.

Sincerely yours,

{client_signature} _____

{client_first_name} {client_last_name}

“Furnisher Warning”

DESCRIPTION: Follow up demand to furnisher with stern warning to re-investigate disputed items.

Include previous correspondence when sending this letter.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you. make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}
{bdate}
{ss_number}

{creditor_name}
{creditor_address}
{creditor_city}, {creditor_state} {creditor_zip}

Re: Warning

{curr_date}

To Whom It May Concern:

I recently sent you a request to reinvestigate incorrect items which you reported to the credit agencies. You ignored my request.

Federal law requires that you complete your reinvestigation of my request within 30 days. It has now been more than 30 days and the items remain on my report:

{Creditor/Collector Name & Account Number + Reason + Instruction}

I will assume that I have not received your reply because you have been unable to verify this information. If the information is not immediately reinvestigated and removed, I will be forced to seek legal counsel for relief through the court and file complaints with regulatory enforcement agencies including the CFPB, FTC and my state attorney general.

Sincerely yours,

{client_signature} _____

{client_first_name} {client_last_name}

“Validation”

DESCRIPTION: Demand collection agency to provide proof debt is valid and accurate.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you. Make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}

{creditor_name}

{creditor_address}

{creditor_city} {creditor_state} {creditor_zip}

RE: Validation Required {curr_date}

Re: Account # {account_number} To Whom It May Concern,

I dispute your claim and I am requesting validation from you pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (8) (FDCPA).

- Provide breakdown of fees including how you calculated what you claim I owe.
- Provide a copy of my signature on a contract or document that holds me responsible for this alleged debt.
- Cease any credit bureau reporting until debt has been validated by me as required under the FCRA.
- Send me proof that you are licensed to collect debt in the my state.
- Send this information to my address listed above and accept this letter-sent as my formal debt validation request, which I am allowed under the FDCPA.

I will await your reply with above requested proof. Upon receiving it, I will correspond back with you. Sincerely,

{client_signature} _____

{client_first_name} {client_last_name}

“Estoppel By Silence”

DESCRIPTION: Demand reinvestigation and validation demand to collection agency, failure warning using estoppel.

INSTRUCTIONS: Include previous validation demand and certified mail receipt if available.

IMPORTANT: The text in brackets “{example}” are placeholders that must be modified by you make sure you delete these instructions.

***** ^ DELETE EVERYTHING ABOVE THIS LINE BEFORE PRINTING ^ *****

{client_first_name} {client_last_name} {client_address}

{creditor_name}
{creditor_address}
{creditor_city}, {creditor_state} {creditor_zip}

{curr_date}

Re: Account number: {account_number} To Whom It May Concern:

This letter is to formally advise you that I believe your company has violated several of my consumer rights. Specifically, you failed to validate a debt at my request, which is a FDCPA violation and you continued to report a disputed debt to the Credit Bureaus: another FCRA violation. Not only have you ignored my prior requests for validation of debt but you continue to report this debt to the credit bureaus causing damage to my character.

This letter will again request that you follow the FDCPA and please provide the following validation of debt request:

-Proof of your right to own/collect this alleged debt -Balance claimed including all fees, interest and penalties -Contract bearing my personal signature

As you may be aware, "Estoppel by Silence" legally means that you had a duty to speak but failed to do so therefore, that must mean you agree with me that this debt is false. I will use the Estoppel in my defense.

I expect to receive the proof requested above within 15 days of this letter. Should you again ignore my request for validation of debt I reserve the right to sue your company for violations of my consumer rights as specified under both the FDCPA and the FCRA. I may also seek damages from you if warranted.

Kind regards,

{client_signature} _____

{client_first_name} {client_last_name}

Credit Bureau Contact InformaBon

Experian

P.O. Box 9701 Allen, TX 75013 (888) 397-3742 www.experian.com

Equifax Informa1on Services, LLC P.O. Box 740256

Atlanta, GA 30374

(866) 349-5191 www.equifax.com

TransUnion LLC

P.O. Box 2000 Chester, PA 19022 (800) 916-8800 www.transunion.com