For all correspondence sent to Credit Bureaus (Equifax, TransUnion, and Experian), include a copy of your identification. However, there is no need to include your ID when sending Dispute Letters to Collection Agencies.

1. If your present address differs from the one on your ID, provide one of these documents as proof of residence:

• Utility Bill (dated within the last 30 days)

• Bank Statement (dated within the last 30 days)

• Valid Driver's License

• State ID

• Utility Bill showing your current correct address

• Pay Stub

• W-2 Form

• 1099 Form

• Rental Lease Agreement

• House Deed

• Mortgage Statement

2. Sending dispute letters via Certified Mail is not mandatory. You may choose to send them through Regular Mail instead.

3. As per the Fair Credit Reporting Act (FCRA), credit reporting agencies and furnishers, like creditors, must investigate disputes within 30 days of receiving the consumer's dispute. If the consumer provides additional relevant information during the initial 30 days, the agency may extend the investigation period to 45 days.

4. The time frame for investigation starts only after the credit reporting agency receives the dispute letters and initiates a dispute.

**CREDIT BUREAU ADDRESSES**

Equifax Information Services, LLC

P.O. Box 740256

Atlanta, GA 30374-0256

Experian

P.O. Box 4500 Allen, TX 75013

TransUnion, LLC

Consumer Dispute Center

PO Box 2000

Chester, PA 19016

**Make sure you enclosed a copy of ID and Utility Bill showing proof of address.**

**THE ORDER IN SENDING THE LETTERS**

1. Advance Late Payment Letter (2 examples) **(back date the letter 30 days)**
2. Knock Out Letter **(back date the letter 15 days)**
3. Challenge Letter **(use today’s date)**
4. Consumer’s Law Letter **(use today’s date)**

**\*\*\*VERY IMPORTANT\*\*\*\***

**MAIL THE LETTERS EVERY OTHER DAY START ON A MONDAY**

EXAMPLE ONLY:

1. Advance Late Payment Letter - MAIL 01/29/2025
2. Knock Out Letter – MAIL 01/31/2025
3. Challenge Letter – MAIL 02/04/204
4. Consumer’s Law Letter – MAIL 02/02/2025

**\*NOTE: WORDS ARE MISSPELLED TO LOOK LIKE A REAL HUMAN PERSON WROTE THE LETTERS AND SENDING THEM IN**

Advance Late Payment Letter (remove title)

Your Name

Your Address

City, State, Zip Code

Creditor Name

Creditor Address

City, State Zip Code

To Whom It May Concern,

I recently received a copy of my (Experian, Equifax, or TransUnion) credit report, and I noticed some late

payments posted on my credit report:

**I HAVE NEVER BEEN LATER ON THIS ACCOUNT**

* **List Name of the accounts with late payments along with their account numbers**.

I was never late on this account. Please show me documentation showing proof of a transaction showing I was ever late to support your inaccurate reporting on my account. If you cannot supply this, please DELETE this alleged late payment from my credit report per 15 USC §1681b.

Your company is in clear violation of the law. Under 15 USC §1681b - permissible purpose of consumer

reports, THE LAW CLEARLY STATES:

**(a) IN GENERAL**

**Subject to subsection (c) any consumer reporting agency may furnish a consumer report under the**

**following circumstances and no other:**

**(2) In accordance with the written instructions of the consumer to whom it relates.**

Did I give you written instructions to furnish this on my credit report?

Furthermore, the FAIR CREDIT REPORTING ACT 15 USC §1681(2)(a)(i) Exclusions from a consumer

credit report clearly states:

**(2) EXCLUSIONS. —Except as provided in paragraph (3), the term “consumer report” does not**

**include—**

**(A) Subject to section 1681s-3 of this title, any—**

**(i) report containing information solely as to transactions or experiences between the**

**consumer and the person making the report.**

Delete the above late payments from my consumer report, this agency is in violation of 15 USC §1681.

Failure to respond satisfactorly with deletion of the above referenced account, and send out a free copy

of my report after the changes have been made will result in legal actions being taken against your

company, for which I will also be seeking $ 1,000 per violation for:

**1. Defamation of Character (per se)**

**2. Negligent Enablement of Identity Fraud**

**3. Fair Debt Collections Practices Act 15 USC §1692g violations.**

**4. Fair Credit Reporting Act 15USC §1681 violations for willful noncompliance - §616. Civil liability**

**for willful noncompliance [15 U.S.C. §1681n].**

Best regards,

Your Name

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

Creditor Name

Creditor Address

City, State Zip Code

Dear Sir/Madam,

I am writing to dispute late payment information that is appearing on my credit report. I believe this information to be inaccurate, and I am requesting an investigation under the provisions of the Fair Credit Reporting Act (FCRA).

According to my records, the following late payments appearing on my credit report are incorrect:

**Creditor Name: [Creditor Name]**

**Account Number: [Account Number]**

**Reporting Date: [Reporting Date]**

**Alleged Late Payment Date(s): [Late Payment Date(s)]**

**[Repeat as necessary for each disputed item]**

As per the FCRA, I am entitled to dispute incomplete or inaccurate information on my credit report (15 U.S.C. § 1681i). I request that you conduct a thorough investigation into these late payments to verify their accuracy. If these late payments cannot be verified, they should be promptly removed from my credit report as stipulated by the FCRA (15 U.S.C. § 1681i(a)(5)(A)).

Additionally, the FCRA grants me the right to request the method of verification under 15 U.S.C. § 1681i(a)(6)(B)(iii). Upon conclusion of your investigation, please provide a detailed description of the procedure used to determine the accuracy and completeness of these items. Furthermore, if the investigation does not resolve the dispute, I request that you furnish a statement to that effect to all recipients of my credit report as required by 15 U.S.C. § 1681i(c) of the FCRA.

Enclosed, you will find copies of documents supporting my position. Please note that the FCRA requires you to complete the investigation within 30 days of receiving this dispute (15 U.S.C. § 1681i(a)(1)).

I appreciate your prompt attention to this matter. Please confirm in writing that you have received this dispute, are conducting an investigation, and will remove these items if they cannot be verified.

Thank you for your cooperation. Should you require additional information, please feel free to contact me at [your phone number] or [your email address].

Yours sincerely,

[Your Name]