Always send a copy of your ID in EVERY envelope you mail to the Credit Bureaus (Equifax, TransUnion, and Experian). ID is not required to be sent with the Dispute Letters to the Collection Agencies.

1. If your CURRENT address does NOT match the address on your ID, always send one of the following as Proof of Residency:

• Utility Bill (within 30 days old)

• Bank Statement (within 30 days old)

• Valid Driver's license

• State ID

• Utility Bill with the CURRENT correct address

• Pay Stub

• W-2 Form

• 1099 Form

• Rental Lease Agreement

• House Deed

• Mortgage Statement

2. You are NOT required to send ANY dispute letters via Certified Mail. Letters can be sent via Regular Mail. It’s your choice.

3. Generally, the FCRA requires that credit reporting agencies and furnishers, like creditors, investigate disputes within 30 days of receipt of the consumer's dispute. The agency can extend the 30-day period to 45 days if the consumer provides additional information relevant to the investigation during the 30 days.

4. Your time does not start until they receive the dispute letters and open a dispute.

**CREDIT BUREAU ADDRESSES**

Equifax Information Services, LLC

P.O. Box 105069

Atlanta, GA 30348

Experian

P.O. Box 9701

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 **(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 01/29/2024
2. Knock Out Letter – MAIL 01/31/2024
3. Challenge Letter – MAIL 02/04/204
4. Consumer’s Law Letter – MAIL 02/02/2024

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

Knock Out Letter (remove title)

[Your Name]

[Your Address]

City, State, Zip Code

[Date]

[Creditor Name]

[Creditor Address]

City, State, Zip Code

To Whom It May Concern,

I, [client\_first\_name] [client\_last\_name], as a consumer and natural person, am fully aware of my rights protected under the Fair Credit Reporting Act (FCRA) enacted by The Congress. It has come to my attention that the following accounts listed below have infringed upon my federally protected consumer rights, particularly my rights to privacy and confidentiality as stipulated in 15 USC 1681.

* **[Include your dispute item and explanation here]**

**I would like to bring to your attention the relevant sections of the FCRA that pertain to this matter:**

1. **15 U.S.C. 1681 Section 602(a) - This section establishes my right to privacy as a consumer.**
2. **15 U.S.C. 1681 Section 604(a)(2) - This section states that a consumer reporting agency cannot furnish information regarding an account without obtaining my written instructions. Therefore, I request that you promptly delete this account unless you wish to be held liable for a penalty of $1,000 per violation.**

It is imperative that you take the necessary steps to address this dispute in a timely manner and ensure the accurate reporting of my credit information. Failure to comply with the FCRA's provisions may result in further legal actions.

I appreciate your attention to this matter and expect a prompt resolution. Please provide written confirmation once the necessary actions have been taken.

Best regards,

[Your Name]

Your Name

Your Address

City, State, Zip Code

Creditor Name

Creditor Address

City, State, Zip Code

To Whom It May Concern,

I, {client\_first\_name} {client\_last\_name}, am a consumer and natural person fully aware of my rights protected by The Congress under the Fair Credit Reporting Act (FCRA). I write to bring attention to the violation of my federally protected consumer rights to privacy and confidentiality under 15 USC 1681 by the accounts listed below.

* **{dispute\_item\_and\_explanation}**

The provisions of 15 U.S.C 1681 Section 602 A guarantee my right to privacy.

Furthermore, 15 U.S.C 1681 Section 604 A Section 2 specifies that a consumer reporting agency cannot furnish an account without obtaining my written instructions. I request the immediate deletion of this account, unless you wish to be held liable for $1,000 per violation.

I expect that this matter will be addressed promptly and that the necessary actions will be taken to rectify the inaccuracies in my credit report.

Best regards,

Your Name