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 01/29/2025
2. Knock Out Letter – MAIL 01/31/2025
3. Challenge Letter – MAIL 02/02/2025
4. Consumer’s Law Letter – MAIL 02/04/2025

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

Challenge Letter (delete title)

Your Name

Your Address

City, State, Zip Code

Creditor Name

Creditor Address

City, State Zip Code

To Whom It May Concern,

Alleged Derogatory late payment deficient of REQUIRED PROOF OF ADEQUATE FEDERAL REPORTING COMPLIANCE, such as Metro 2 and the FCRA standards of reporting are certainly unlawful, unethical and undoubtedly in clear infringement of my consumer and/or civil rights, making you liable upon my taking this matter to a civil court in my area for proper and ethical resolutions and awards of at least $1000+ per still unproven, untrue, inaccurate, untimely, incomplete, or else wise not compliant item reported that is hereby now being challenged in writ composition. Legally a consumer complaint notices in demand for a check for compliance and further irrefutable evidence to such claim.

**THIS IS MY OFFICIAL WRITTEN COMPLAINT!**

Per Federal and my state’s reporting laws, you MUST AFFIRM and CONFIRM **ANY AND ALL** allegations of claims yet still unproven. Lawfully certificate physically the creditor classification codes, the exact and complete sequenced and METRO 2 data formatted 426 character P-6 statements as well as all of the applicable and requisite trailing fragments, the minimally mandated five (5) portioned personal identifiers, every and one of the alpha -/ numeric-/and or the alphanumeric source codes that detail the left sidedness and or right sidedness of any and all precisely ordered recorded account descriptions, all aspects exactly and fully related to the sequenced 386 pieces of confirmation to collect(-tions), each calendar date recorded, every alleged balance including the tallied total and invoices from which they were derived, the documented legal and current color photographed identities, the attested addresses, the non-transported and true marks of execution from one and only and exactly identified me upon an acknowledge of debt alleged or even conditions related, as well as every single one even each and any or all requisite state and federal laws applicable, whether known or not, regardless if mentioned or not.

YOU ARE NOT AUTHORIZED TO RETAIN AND OR EVEN REPORT SUBTERFUGE PARTICULARLY IF IT IS POTENTIALLY ENABLING OF FRAUD AND OR IDENTITY THEFT SUCH AS THIS INJURIOUS MISREPORTING OF MISINFORMATION MIGHT VERY WELL APPEAR TO BE. DELETE NOW TO ANNUL THIS UNJUST ACCUSATION AND TO RETURN TO COMPLETE COMPLIANCE TO FEDERAL REPORTING LAWS AS IS OBLIGATED OF YOU.

I DEMAND, lawfully mind you, that you very ATTENTIVELY REVIEW my formal writ composed DECLARATION of Not Proven Complant Misinformation that is all or in part: DEFICIENT of adequate current status in fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable compliant obligatory and regulatory requisite compliant reporting thereby mandating your immediate actions to rectify and remedy and any all infraction-ious behavior(s) by retaining or returning to DEMONSTRATED TRUE, CORRECT, COMPLETE, and COMPLIANT METRO 2 data field formatted reporting! To be clear, you are mandated by laws to eliminate every notation and or aspect of **ANY AND ALL** derogatory and adversary items from any and all alleged claims still yet unproven to be true, correct, complete, timely, documented as being mine, testimonial to be of my responsibility, with FCRA compliance, and or CRSA CDIA Metro 2 COMPLIANT reporting. FEDERAL laws dictate that any and all derogatory or potentially injurious reporting MUST be all of the aforementioned and can NOT BE ASSUMED without undoubted CERTIFIABLE testimonial of FACTs ensuring the physically verifiability of the CONFIRMED manual validation of any item upon a consumer complaint, such as is this notice here and now.

Please RETURN to or retain federally lawful reporting with your unwavering and unconditional annulment of every single one even each any and or all of the allegations accused of me deficient of physical evidence to every and all aspects of said claims, be them true or not. I as of late received a duplicate of my credit report from your consumer credit reporting agency -- WHICH BY THE WAY is self-proclaimed as being not only ACCURATE and COMPLETE but also METRO 2 COMPLIANT in the verification of your consumer credit reporting as DETAILED in the DESCRIPTION of EOSCAR (your web based automated verification process). YOUR EXACT e- OSCAR definition (per http://www.e-oscar.org/about-e-oscar.aspx ) is that “EOSCAR is a web-based, Metro 2 compliant, automated system that enables Data Furnishers (DFs), and Credit Reporting Agencies (CRAs) to create and respond to consumer credit history disputes. CRAs include Equifax, Experian, Innovis and TransUnion, their affiliates or Independent Credit Bureaus and Mortgage Reporting Companies. e-OSCAR also provides for DFs to send "out-of- cycle" credit history updates to CRAs. The system primarily supports Automated Credit Dispute Verification (ACDV) and Automated Universal Data Form (AUD) processing as well as a number of related processes that handle registration, subscriber code management and reporting.

ACDVs initiated by a CRA on behalf of a consumer are routed to the appropriate Data Furnisher based on the CRA and subscriber code affiliations indicated by the DF. The ACDV is returned to the initiating CRA with updated information (if any) relating to the consumer's credit history. If an account is modified or deleted, carbon copies are sent to each CRA with whom the DF has a reporting relationship. AUDs are initiated by the DF to process out-of-cycle credit history updates. The system is used to create the AUD and route it to the appropriate CRA(s) based on subscriber codes specified by the DF in the AUD record. The e-OSCAR AUD process is intended to provide the CRA with a correction to a consumer's file that must be handled outside of the regular activity reporting cycle process. e- OSCAR may not be used to add or create a record on a consumer's file or as a substitute for "in-cycle" reporting to the CRAs.” Within the report I saw that there were late installments noted in the record history. Since I am somehow very defective in the matter as to the **HOW, WHEN, AND WHY** these late segments are notations within my credit report which is otherwise remarkable in creditworthiness! Puzzled, I am enacting my rights to COMPEL you, as REQUIRED, to MANDATE the alleged data providers of these following notated UNPROVEN derogatory suggestions of late payments to surrender to you and you to me an evaluated proclamation of my record throughout the previous 2 years demonstrating when the due date of the record was and when the installment was handled. Furthermore, please require the accusing data provider to present their most upgraded Terms of Service Agreement that outlines payment reconciliation. As I am POSITIVE you are aware, as a injured consumer, UNJUSTLY MIND YOU, I am lawfully within my consumer and civil rights to ask for any and all of the above and below DEMANDS under the terms of the Fair Credit Billing Act of 1975 (FCBA) As the OFFICIAL notice of my official writ composed DECLARATION of Not Proven Compliant Misinformation that is either or all of the following, YOU MUST ANNUL by REMOVAL of any DEROGATORY and or ADVERSE and yet UNPROVEN claims be it an account or an aspect of that account. PLEASE as you MUST, delete the foul misreporting and display any and all of my accounts as being “**PAID/PAYS AS AGREED, NEVER LATE**” and as nothing else:

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

NOTATION: Per CRSA enacted, CDIA implemented laws, any and all reporting must be deleted if not Proven CERTIFIABLY fully true, correct, complete, timely, of known ownership and responsibility but also fully Metro 2 compliant. Provider Claims Late Payment yet has NOT PROVEN even the compliance of its reporting much less any aspect of determined truth of facts otherwise required by obligatory regulations. As such, I demand evidence of Metro 2 compliant reporting, true and accurate and complete reporting of what is likely an allegation unfounded as it is DEFICIENT of adequate current status in fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable compliant obligatory and regulatory requisite compliant reporting thereby mandating your immediate actions to rectify and remedy and any all infraction-ious behavior(s) by retaining or returning to DEMONSTRATED TRUE, CORRECT, COMPLETE, and COMPLIANT METRO 2 data field formatted reporting! PLEASE ERADICATE any and all derogatory aspects of reporting and at a minimum rectify the derelict reporting with the adequate statement of “PAID/PAYS AS AGREED, NEVER LATE”. Unless you can document this NOT to be CORRECT and determine factually and in entirety that every aspect of current reporting is lawfully compliant, you MUST satisfy my demands!

Any information that is **NOT PHYSICALLY PROVEN** to be COMPLIANT to every and one even each any and or all of the client's State's and or the federal reporting laws MUST be returned to compliance even should that requisite annulment of item's reporting. No entity is with authority to retain or report any allegations not DEMONSTRATED by certificate of FACT to be fully **TRUE, CORRECT, COMPLETE**, Timely, or a determined **OWNERSHIP**, and or of a determined RESPONSIBILITY and the presentation of the informational evidence MUST BE IRREFUTABLE to be so.

Injury causing subterfuge is unlawful to retain. You are not Authorized to report or even once alleged adverse remarks unproven upon a requested compliance check. You must Annul in brief, even right now and right here, by complete and **PERMANENT DELETION** any or even one not irrefutable allegation(s) deficient of physical composed writ certificate(s) in testimony of the exact and full truth, correctness, timeliness, completeness, ownership, responsibility, and or documented evidence of precise and willfulness to comply with every single one even any and or all of the requisite mandates/statutes/acts/obligations/and or laws related and pertinent to legal reporting of any information, known or not. Attest now to the metro-2 required truth, accuracy, fullness, timeliness, ownership, responsibility and or compliance(s) otherwise, whether mentioned or not. Ignorance of obligations to compliant reporting is NOT lawful exoneration of your responsibility to 100% accurate, true, and metro-2 compliant data formatted reporting regulations of which you are obligated. Federal laws allow me to compel you to retain and or return adequate accountability. Failure or unwillingness to do so might be remedied and rectified in my favor per monetary compensation for your infringements of my civil and or consumer rights and violations of the laws required of you. Right now demonstrate to me any and all applicable metro-2 reporting mandates including but not limited to every date and balance, each calculation and audit, the invoices and documented current identities, every notation not to forget the five (5) portioned personal identifiers, 426 character P-6 statements, alpha/numeric/ and or alphanumeric source codes, every applicable creditor classification code(s), the 3 applicable and precise sequenced 386 pieces of confirmation to collect(-ions) or any obligation else-wise. Return or retain federally required compliance with your immediate and dull eradication of any and one of the adverse and or derogatory claims or any aspects of. Prove compliance or delete ASAP!!! Let this notice of my official writ composed DECLARATION of Not Proven Compliant Misinformation that is either or all of the following: DEFICIENT of adequate current status in fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable compliant obligatory and regulatory requisite compliant reporting thereby mandating your immediate actions to rectify and remedy and any all infraction-ious behavior(s) by retaining or returning to DEMONSTRATED TRUE, CORRECT, COMPLETE, and COMPLIANT METRO 2 data field formatted reporting! Please provide me with all of the information you used for your investigation, as required by FCRA 611 (a) (7). Please reply within 10 days or delete the negative items, as originally requested. If you FAIL to respond to this demand and tort notification, your firm will be added to the pending action as complicit in this data breach of my personal information.

**1. Tell me in writing what information you refuse to remove and why.**

**2. Tell me in writing what you did to determine that the information was accurate.**

**3. Note the information as disputed BY the CONSUMER on my credit report**

**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 you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in even a potentially fraudulent account.

**According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)],** these disputed items must be reinvestigated or deleted from my credit record within 30 days. During the investigation period, these items must be removed from my credit report as the mere reporting of items prior to debt validation constitutes collection activity. I am also requesting the names, addresses and telephone numbers of individuals you contacted during your investigation.

Please notify me that the above items have been deleted pursuant to **§611 (a)(6) [15 USC § 1681j (a) (6)].** I am also requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of **§ 612 [15 USC § 1681j],** there should be no charge for this report. If you have any questions or need additional information, please contact me at the address noted below. I think 15-20 Days should be ample enough time to get this completed since this is my NOT my first time contacting your organization.

Further, **CONFIRM** the five key components of our individual identities in case this data breach becomes yet another case potentially leading to my inclusion as a victim of fraud and or of identity theft due to **YOUR DEFICIENT** and **NOT PROVEN COMPLIANT RETAINING** and or REPORTING of consumer records, particularly that of personal identifiers. Therefore, I must request that your bureau confirm in writing the following personal information:

1. **FULL LEGAL NAME as it Appears on my Credit Report**
2. **2- Legal Address of Record**
3. **3- SSN # (or redacted last 4 digits)**
4. **4- Date of Birth**
5. **5- Zip Code for my Home Address**

The CRSA enacted CDIA Metro 2 compliant reporting format REQUIRES the precise and exact fully complete 426-character P-Segment or Trailing Segment that is to include the minimally five portioned PERSONAL IDENTIFIERS to which databasing of alleged trade-line information occurs. Per CRSA, auto populating ANY data field input entry and or application of Slash Entries (such as 11111 or 00000, etc) into the Metro 2 system is an automatic call for deletion due to any and all repeating entry as NULL and VOID. Moreover, the regulatory obligation dictates that any and all data furnishers MUST include an attached TRAILING SEGMENT that absolutely accurately and completely includes ALL of the account of allegation(s) specifics! Must be performed in a REAL-TIME browser LOCKDOWN to be lawful. Per CRSA implementation, if a data furnisher fails to respond within **20 CALENDAR DAYS**, e-Oscar is to terminate the challenge in favor of consumers and or auto-escalate any and all consumer complaints to a certified Metro 2 compliance trained SPECIALIST. Being Phase III of the Implementation of the CRSA, SMART auto-responders are not compliant and unlawful if used by furnishers or accepted by CRSA. Federal laws mandate MANUAL ENTRY for any and all consumer's FULL P-Segment PREVIOUS coding for a RESPONSE, please certificate in testimonial fact to this occurring. Submit/re-submit shuffling to populate the metro 2 data fields are illegal. Responsible, Lawful, ethical, and compliant consumer credit reporting is the REQUISITE technical accuracy in EVERY single item retained and or reported to or by any consumer credit reporting agency. Metro 2 compliance requires exacting P-segment, to include the minimal five (5) portion personal identifiers as well as a PRECISELY and COMPLETELY FULL account trailing segment. Per the CRSA, any and all CRA in-sourced DISPUTE Specialists MUST BE Metro 2 Compliance Data Entry Evaluation CERTIFIED. Further, this qualifying certification can be REVOLVED by CONSUMER COMPLAINTS per the NYAG Signing Statement. I repeat, to lawfully retain and or report any claim of information, be it an account or any aspect of such, the must be irrefutable fullness in the truth of reporting, correctness of reporting, COMPLETENESS of reporting, TIMELINESS of reporting and of the reported allegations, undoubtable ownership, irrefutable responsibility of adverse claims, and or adequate and complete INFORMATIONAL COMPLIANCE to the CRSA enacted CDIA Metro 2 data field formatted reporting regulatory standards and obligations to include the 81-month time relevance of account reported/ how reported/when reported, PRESENT and RELEVANT PERSONAL IDENTIFIERS. Further lawful reporting demands that the regulatory compliance rules are applied EVENLY and thoroughly from data provider to consumer credit reporting repository. Accuracy and completeness of all of any and all information, particularly derogatory consumer information, must abide by every and one of current MY state’s reporting regulations as well as those of federal laws, even the CDIA METRO 2 COMPLIANCE standards due to the implementation of the Credit Reporting Settlement Agreement (CRSA.)

**Is the Personal Identifier information alleged in the reported 426- character P-SEGMENT true, correct, and complete to standards of CERTIFIED METRO 2 COMPLIANCE?**

Please demonstrate adequate proof of precisely true, accurate, and applicable VALIDATION of the claimed reported CREDITOR CLASSIFICATION CODES or eradicate every single one and each any and all of the adversary derogatory accusations injuring me immediately, TODAY even NOW and HERE!

Please verify and validate physically each and every claim of this alleged yet unproven to be my responsibility or fault. Please demonstrate readily and timely the precise confirming facts of the alleged account including every single one even each any and or all of its article aspects by federal laws. You must willfully and promptly DELETE TODAY even right now the deficient reporting or else present to me true documented certificated proof of all data, every notation, date, balance, calculation, audit, personal identifiers, each of the requisite 426-characters of the exact and fully compliant P6 statement, any alpha/numeric and or alphanumeric source4 code deciding the leftness or rightness states, and even every aspect of the mandated 386 pieces of confirmation to collection.

This series of misreporting seems to me clearly involves a universal and complete failure by your firm to obtain, retain, maintain, and utilize adequate and lawful regulatory compliant and reasonable procedures to assure maximum possible accuracy of consumer credit information as described in at least **15 U.S.C. § 1681**. There is little doubt that you have no evidence that this clearly does belong to me, is exactly true, fully complete, within timely definition per federal standards and has been erroneously placed onto my credit report. The items of problematic accusations that I believe to be incorrect to its proper reporting and allowance of reporting per my state and federal laws are detailed both above and below.

Your failure to demonstrate the **REQUIRED** presentation of composed **PROOF** as demanded in this declaration would compel me to consult my consumer complaint lawfully to the members of the NCRWG as undoubtedly reporting not only must be true, timely, and accurate but also in its COMPLETENESS of DATA ENTRY presented to any entity INCLUDING all consumer reporting repositories.

By the provisions of the Fair Credit Reporting Act and per the standards of reporting compliance implemented with the CRSA enacted CDIA Metro 2 COMPLIANCE regulations, I demand that these above-mentioned derogatory items be investigated and permanently 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 matter.

FIRST NAME, LAST NAME