**Round 1 - Bureau Investigation Letter**

Send to all (3) Credit Bureaus to **initial** dispute to place the item into investigation. There is no limit to the number of derogatory accounts you can dispute on this letter, you may request investigation of as many as you’d like.

**Round 2 - Bureau Follow up Letter**

Send to all (3) Credit Bureaus **after** your initial dispute to use as a follow up to the initial dispute request. Send this letter once you have received a response from the credit bureaus. The only items on this letter should be in response to ANY item the credit bureaus “verified” following your Round 1 dispute.

**Round 3 - Factual Disputes Letter**

Send this letter after Round 1 & Round 2 and you still have unfavorable results, you now have the option to send a Factual Dispute Letter to the (3) Credit Bureaus on any remaining derogatory accounts. This will require you to view all 3 of your credit reports at the same time to compare. Below is a list of things to look for when you are Factual Dispute accounts.

Factual Dispute List

* Incorrect account numbers
* Outdated/Wrong information
* Re-Ages Accounts
* Incorrect opening date
* Incorrect credit limit
* Incorrect account type
* Credit Limits not reporting on Credit Card Accounts
* Re-insertion of incorrect information after it was corrected
* Incorrect date of last payment, date opened, or date of first delinquency
* Reinsertion of incorrect information after it was corrected
* Incorrect accounts resulting from identity theft
* Past Due amount on Charge-Off Accounts
* Charge-Off account listed as OPEN
* Accounts not included in your bankruptcy accounts (Chapter 7 and Chapter 13)
* Your name misspelled, wrong date of birth, ssn, or incorrect addresses
* Credit Limits on a Collection Accounts
* Closed accounts reporting as OPEN
* Accounts that are incorrectly reported as late or delinquent
* You are reported as the owner of the account, but you are a authorized user
* Accounts listed more than one with different names
* Your file merging or identity mixed up your name may be similar or the same of another person

**Round 3 - Method of Verification Using FCRA 611**

Send to the (3) Credit Bureaus of the accounts they have “verified” and have not sent any requested info. This should be used after Round 2 or Bureau Follow Up of your initial dispute. You can skip the factual Dispute if you wish and continue your dispute process.

**Round 4 - Direct to Creditor Letter**

Send to the Creditor/Furnisher/Collection Agency after you have disputed with the Credit Bureaus first.

**Round 5 - Intent to File FTC Complaint to Bureaus Letter**

Send to the (3) Credit Bureaus if they have “verified” an account, without any substantial proof and you are intending to file a formal complaint against them more than 3 times. Only send this letter if you are really intending to file a complaint as its illegal to deliver empty threats to the credit bureaus under FCRA laws.

Round 1 - Bureau Investigation Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Date]

[CREDIT BUREAU Name]

[CREDIT BUREAU Address]

[CREDIT BUREAU City, State, Zip Code]

Dear [CREDIT BUREAU NAME],

I trust this letter finds you well. I am writing to bring to your attention certain inconsistencies that have appeared on my credit report, which, to my belief, are having a negative impact on my credit score. This, in turn, is leading to elevated interest rates that significantly increase my financial burden.

As per the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681, I understand it is my right to challenge incorrect information on my credit report and your responsibility to verify the accuracy of these details upon dispute.

Below are the items on my credit report that I dispute for their accuracy:



I kindly request you to conduct an investigation into these disputed items as required by FCRA § 611 (15 U.S.C. § 1681i). Once the investigation is complete, could you please provide me with the results, and if any changes have been made, an updated copy of my credit report? I would prefer the communication be sent via postal mail.

I appreciate your prompt attention to this matter. By ensuring the accuracy and validity of my credit report, we can maintain the integrity of the credit reporting system that affects many aspects of our daily lives.

Thank you for your assistance in this matter.

Sincerely,

[Your First and Last Name]

Round 2 - Bureau Follow Up Letter

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Bureau's Name]

[Credit Bureau's Address]

[Credit Bureau's City, State, Zip Code]

Dear [Credit Bureau's Name],

I am writing to bring to your attention certain inaccuracies that persist on my credit report despite your prior investigation. These erroneous items are negatively impacting my credit standing, which consequently affects my ability to secure favorable credit terms.

Here are the specific items in contention:



I kindly request an immediate re-investigation of these matters, and urge you to rectify any errors as soon as possible.

In adherence to the Fair Credit Reporting Act (FCRA), Public Law 91-508, Title VI, Section 611, Subsections A-D, I am requesting disclosure of the names and business addresses of all parties who have verified these contested items. This will allow me to follow up directly with them if necessary.

Upon completion of your re-investigation and any resulting modifications to my credit report, kindly forward an updated copy to my address listed above.

The FCRA mandates that all disputed information that cannot be verified must be promptly removed from my credit report. It also permits me to seek damages in court if you fail to comply with federal law.

I appreciate your swift and cooperative response to rectify this situation. It is my hope that we can resolve this issue amicably and in accordance with federal regulations.

Thank you in advance for your immediate attention to this matter.

Sincerely,

[Your First and Last Name]

Round 3 - Factual Disputes Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear Sir/Madam,

I hope this letter finds you in good health and high spirits. I am writing to bring to your attention a discrepancy I have noticed on my credit report, concerning an account that your organization currently manages (Verizon – xxx1357).

Recently, I had an opportunity to review my credit reports and observed that the balance reported for the aforementioned account appears to be inaccurate. It has come to my notice that there exists a discrepancy between the balance as reported by your company and that as stated by the [credit bureau].

Under the Fair Credit Reporting Act (FCRA), I have the right to dispute and request a correction of any inaccurate information on my credit report. Therefore, I kindly request that you thoroughly investigate this matter to ensure that the account information you report to credit bureaus is accurate and verifiable.

If my dispute is valid, I would like to invoke Section 611 of the FCRA which requires that credit bureaus correct or delete inaccurate, incomplete, or unverifiable information within 30 days of a dispute. Accordingly, I request that you rectify this discrepancy and inform the [credit bureau] to delete this account from my credit report if it cannot be accurately verified.

In keeping with the regulations prescribed by the FCRA, I would appreciate it if you could provide me with an updated copy of my credit report once these changes have been affected. I understand that this is my right under Section 609 of the FCRA.

Thank you for your attention to this matter. I look forward to your prompt response.

Best Regards,

[Your First and Last Name]

Round 3 - Method of Verification Using FCRA 611 Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Investigation and Verification of Disputed Accounts

Dear [Credit Bureau Name],

I recently came across certain items listed on my credit report, traced back to the following sources:



I am writing to you in compliance with the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, to seek further information about how these specific items were verified. In order to understand the methodology used in the verification process, I would like to know which representative of the original credit grantor you had contact with during this process. Could you also specify whether this was done through a written format, using a UDF form, or via an Electronic Automatic Dispute Verification (E-OSCAR) process?

Additionally, I would like to request the contact details (address/phone number) used to reach out to them, as stipulated by the FCRA. I kindly ask you to refrain from providing a generalized response concerning your verification methods and, instead, provide the specifics requested within 15 days as required by the FCRA.

Furthermore, I am interested in obtaining the exact 'date of commencement of delinquency' for these accounts. The original creditor is legally obligated to share this information under the FCRA, so I am keen to know this particular date. Likewise, I would like to understand when this trade-line is expected to reach the end of its reporting timeframe. I am well aware that the standard timeframe is generally seven years, so I kindly request a specific date for each account in question.

Finally, I have noticed that some of these accounts are reported as 'charged off' and simultaneously 'included in bankruptcy.' I am puzzled by this dual classification and would appreciate a clear explanation on this matter.

In line with the FCRA guidelines, I kindly request that you send an updated copy of my credit report via mail within the next 15 days, highlighting the requested changes or providing justifications for their lack thereof. If the details cannot be verified accurately within the stipulated time frame, I ask that you proceed with the deletion of the disputed tradelines.

I look forward to your prompt and detailed response.

Best regards,

[Your First and Last Name]

Round 4 - Direct to Creditor Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Creditor Name]

[Creditor Address]

[City, State Zip Code]

Last 4 of SSN:

Dear [Debt collector name]:

I am responding to your contact about a debt you are trying to collect. You contacted me by (phone/mail), on (date) and identified the debt as (any information they gave you about the debt). Please supply the information below so that I can be fully informed:

Why you think I owe the debt and to whom I owe it, including:

• The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.

• If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.

• Provide verification and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor. For example, can you provide a copy of the written agreement that created my original requirement to pay?

• If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I am required to pay.

The amount and age of the debt, including:

• A copy of the last billing statement sent to me by the original creditor.

• State the amount of the debt when you obtained it, and when that was.

• If there have been any additional interest, fees or charges added since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees or other charges are expressly authorized by the agreement creating the debt or are permitted by law.

• If there have been any payments or other reductions since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them.

• If there have been any other changes or adjustments since the last billing statement from the original creditor, please provide full verification and documentation of the amount you are trying to collect. Explain how that amount was calculated. In addition, explain how the other changes or adjustments are expressly authorized by the agreement creating the debt or permitted by law.

• Tell me when the creditor claims this debt became due and when it became delinquent.

• Identify the date of the last payment made on this account.

• Have you made a determination that this debt is within the statute of limitations applicable to it? Tell me when you think the statute of limitations expires for this debt, and how you determined that.

Details about your authority to collect this debt.

• I would like more information about your firm before I discuss the debt with you. Does your firm have a debt collection license from my state? If not, say why not. If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.

• If you are contacting me from a place outside my state, does your firm have a debt collection license from that place? If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.

I have asked for this information because I have some questions. I need to hear from you to make an informed decision about your claim that I owe this money. I am open to communicating with you for this purpose. To make sure that I am not put at any disadvantage, in the meantime please treat this debt as being in dispute and under discussion between us.

In addition to providing the information requested above, please let me know whether you are prepared to accept less than the balance you are claiming is owed. If so, please tell me in writing your offer with the amount you will accept to fully resolve the account.

Thank you for your cooperation.

Best Regards,

[Your First and Last Name]

Round 5 - Intent to File FTC Complaint to Bureaus Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Credit Bureau's Name]

[Credit Bureau's Address]

[City, State, Zip Code]

Last 4 digits of SSN:

Dear [Credit Bureau's Name],

This letter serves as an official assertion of my right to dispute erroneous credit report information and to seek legal recourse under the Fair Credit Reporting Act (FCRA) should my concerns continue to be disregarded. This letter also indicates my readiness to file a formal complaint with the Federal Trade Commission (FTC), Better Business Bureau (BBB), and Consumer Financial Protection Bureau (CFPB) as per the right granted to me by these federal institutions.

As per the enclosures which include copies of my prior communications and their respective mailing receipts, you should have on record my original dispute letter dated [insert date], and a follow-up letter dated [insert date]. Unfortunately, your response to these correspondences remains unsatisfactory and breaches the duties mandated under federal law.

As stipulated by the Fair Credit Reporting Act (15 U.S.C. §1681), Credit Reporting Agencies (CRAs) are required to respond to consumers' disputes within 30 days of receipt. This 30-day period has been exceeded, which I interpret as a neglect of the obligations outlined in the FCRA. Further non-compliance with federal regulations may attract the scrutiny of the FTC and potential legal consequences, as seen in the case of Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal. Nov. 14, 1995).

I am writing to highlight once more that the following information contained in my credit report remains incorrect, despite my previous advisories 75 days and again 40 days ago:

Creditor/Agency Name, Account #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I hereby request the immediate removal of this erroneous and incomplete information. A failure to do so will instigate a formal complaint to the FTC and may potentially lead to civil action for recovery of damages, costs, and attorney fees. I have been meticulous in documenting these occurrences, especially your lack of response which stands in violation of federal law.

Please ensure that a revised credit profile is sent to all creditors who received a copy within the last 6 months, or the last 2 years if they were for employment purposes. Alongside this, I require the names, addresses, and telephone numbers of each credit grantor or other subscriber.

Your non-response within the 30-day period granted under federal law for a re-investigation is inexcusable and calls for immediate action. Also, I hereby request a detailed description of the procedure used to determine the accuracy and completeness of the information, to be provided within 15 days of the completion of your re-investigation.

I look forward to your immediate action in addressing these concerns.

Best Regards,

[Your First and Last Name]