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 02/04/2025
4. Consumer’s Law Letter – MAIL 02/02/2025

Consumer’s Law Letter (delete 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 and inaccurate accounts posted on my credit report:

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

* **(Company name with acct number)**

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 acct. If you cannot supply this, please DELETE these alleged late payments 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:

1. **IN GENERAL, Subject to subsection (c) any consumer reporting agency may furnish a consumer report under the following circumstances and no other:**
2. **(2) In accordance with the written instructions of the consumer to whom it relates.**
3. **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—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 satisfactory 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,

{client\_first\_name} {client\_last\_name}