DIY Program

Disputing derogatory accounts on your report cannot happen with a 3-bureau credit report. These are the sites I recommend for you to pull your consumer credit report.

1. Identityiq
2. SmartCredit
3. Annualcreditreport.com (This is a free site, but you will not receive credit scores).

Once you receive your credit report, you can began disputing the accounts with the letters below.

Important Rules to Follow when Sending Letters:

Sending dispute letters to your creditors and the credit bureaus is a big part of the process of improving your credit score. The below important rules should always be followed. These rules are designed to improve your chances of a favorable result. If you do not follow these rules you are likely to encounter headaches. You will likely get stall tactic form letters from the credit bureaus. Your letters may be altogether rejected. You may cause more harm than good. Follow these rules!

All mail being sent to the credit bureaus and/or creditors should be sent certified mail with return receipt. It is important that we create a paper trail and keep detailed records of when and where things were mailed. On day 31 following them signing for your letter, print out a copy of your report —if the bureaus are not showing the account in dispute, they have violated the Fair Credit Reporting Act and you now have leverage. Always include a copy of your Driver’s License, Social Security Card, AND a piece of mail that verifies your mailing address. A utility bill typically works well.

For the Mailing Address dispute letters, include all above and ONE additional piece of mail. (Two total pieces of mail). Always fill in any sections in Red on the dispute sample letters provided in the course. The Personal Information letter includes [Social Security # / Date of Birth / Employer History / Names and Aliases]. In the event you need to correct more than one of these items include multiple correction requests in this letter.

Equifax Experian Dispute Department TransUnion Consumer Solution

P.O. Box 7404256 P.O. Box 9701 P.O. Box 2000

Atlanta, GA 30374-0256 Allen, TX 75013 Chester, PA 19022-2000

(Inquiry dispute)

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

{creditor\_name}  
{creditor\_address}  
{creditor\_city}, {creditor\_state} {creditor\_zip}

{curr\_date}

To Whom it May Concern,

According to my most recent credit report, your company is currently reporting to the three credit bureaus that I applied for credit with your organization. I did not grant you authorization to review my credit report.

The Fair Credit Reporting Act requires that a creditor be able to verify the written authorization of the consumer giving the creditor permission to review their credit. If you can provide a copy of a credit application authorizing the disclosure of my credit files with my signature, I will accept the inquiry. If a signed authorization cannot be found, please remove the inquiry from the three main credit bureaus.

The presence of this inquiry is adversely affecting my credit report and is impeding my ability to obtain necessary credit. Time is of the essence so I would greatly appreciate a response from you within thirty (30) days.

Please mail me the copy of the signed application or a letter indicating your intention to delete the inquiry.

Sincerely yours,

{client\_signature}  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
{client\_first\_name} {client\_last\_name}

(Bureau Initial Dispute)

Your Name

Your Address

Credit Bureau Name

Credit Bureau Address

Date

RE: Social Security Number: 000-00-0000

To Whom It May Concern:

It has come to my attention during a recent review of the credit report in my name and social security number maintained by your company, that negative information is being reported by [Insert Creditor Name/Collection Agency/Public Record Court Name}. The account in question is showing that [insert a derogatory condition here, for example “I owe $1000” or that my account was charged off in the amount 0f $500]. This account is showing as last reported on [insert month and year].

Allow this letter to serve as a formal challenge as to your legal capacity to report the aforementioned account. I am requesting the immediate of this account from my credit report. In the event you elect not to fulfill my request for immediate deletion of the account, I request for you to provide me with documentation bearing my signature from [Insert Creditor Name/Collection Agency/Public Record Court Name].

The Fair Credit Reporting Act Section 611 (a)(1)(A) allows 30 days for you to respond and provide your specific Method of Verification (MOV). Please note that any correspondences from your company, including your MOV will be stored as evidence in the event further action is necessary to resolve this matter. Furthermore, I do not consent to any automated methods of verification, including that of software, e-oscar.

By law, a response to this inquiry is required no later than 30 days from receipt of this certified letter. In the event you fail to comply, legal action in the form of small clams against your company may be filed in my local jurisdiction – seeing a minimum of $1,000 in damages per violation, including but not limited to:

\*FCRA Violations

\*Negligent Enablement of identity Fraud

\*Defamation

An online review and press release along with complaints to the Consumer Financial Protection Bureau (CFPB), Office of Attorney General (OAG), and Better Business Bureau (BBB) may be filed depending on your response to this request.

Please find my contact information below:

Your Name (printed or typed, signature unnecessary)

SSN

Address

Cc: CFPB, BBB, Office of Attorney General

(Bureaus Method of Verification)

Your Name

Your Address

Credit Bureau Name

Credit Bureau Address

Date

RE: Social Security Number: 000-00-0000

To Whom It May Concern:

This purpose of this letter is in response to your recent claim that [insert name of creditor, collection agency, or public record court] has verified that the account they are reporting under my identification is accurate. Please be advised that I am demanding, per my legal right, that the description of the procedure used to determine the completeness, accuracy, and verifiability of the information is requested. This must be provided within fifteen days of the conclusion of your reinvestigation process. I am requesting that the below detailed and specific information be provided for the individual who supposedly verified this alleged account by providing documentation bearing my signature.

Name

Mailing Address

Telephone Number

I am also requesting a copy of any and all documentation provided by the above individual(s) which would constitute a legally binding contract.

I also would like to demand human intervention in this matter and any automated investigation done through systems such as e-oscar is not acceptable in this matter.

I am specifically requesting reinvestigation and your Method of Verification.

As always, I am keeping careful records of all communications regarding this matter. Let it also be known that barring any further non-compliance, I am prepared to file formal complaints with the Office of the Attorney General, Consumer Financial Protection Bureau, Better Business Bureau, etc. For your convenience I remind you of Wenger vs. TransUnion No. 95-6445 (C.D.Cal. Nov. 14, 1995), in which a woman was awarded $200,000 for the willful non-compliance to make necessary changes to the credit report.

As this will be my final attempt to have this inaccuracy corrected, I must make you aware of my intent to go to small claims as necessary.

If court is necessary, I will be seeking the standard $1,000 per violation for: Negligent Enablement of Identity Fraud Violating the Fair Credit Reporting Act Defamation

Your Name (printed or typed, signature unnecessary)

SSN

Address

Cc: CFPB, BBB, Office of Attorney General

(Bureaus Failure to Respond)

Your Name

Your Address

Credit Bureau Name

Credit Bureau Address

Date

RE: Social Security Number: 000-00-0000

To Whom It May Concern:

The purpose of this letter is to follow up on a letter I originally sent on [insert date]. The original letter signed for by you on [insert date] was regarding an inaccuracy on my credit report being maintained by your company under on the credit report under my name and social security number. The account in question is [insert name of creditor/collection agency, or public record reporter].

You have failed to comply with federal law by not responding to my original letter in a timely manner. You have also violated the law by neglecting to provide me with a copy of any evidence bearing my signature, which would serve to show the account is being accurately reporting.

Let it be known that I have kept very detailed records of all correspondences regarding this matter and have cc’d the Consumer Financial Protection Bureau (“CFPB”), Office of the Attorney General (“OAG”), and Better Business Bureau (“BBB”) — for my protection. Should this final attempt to correct this matter go unresolved, I am prepared to file formal complaints and make a public online press release of my experience.

Let me also remind of a case in which a woman was awarded $200,000 as a result of a credit bureaus failure to correct items on her report. Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal. Nov. 14, 1995). 0

Should you refuse to comply with the law and my efforts to amicably correct this obvious error in reporting prove unfruitful, it may result in small claims action against your company. I would likely be seeking a minimum of $1000 for each violation on the grounds of your defamation, negligent enablement of identity fraud, and violations of the Fair Credit Reporting Act.

Your Name (printed or typed, signature unnecessary)

Your Mailing Address

Social Security Number

Cc: CFPB, OAG, BBB