

# CREDIT DISPUTE TOOLKIT

ConfidenceBuildings.com · Episode 19

Error Checklist · 4 Dispute Letters · 30-Day Tracker · FCRA Rights · CFPB Guide

*For educational purposes only. Not financial or legal advice. Always consult a qualified consumer rights attorney for legal guidance. Laws and statutes referenced are from the Fair Credit Reporting Act (FCRA).*

## SECTION 1: ERROR CHECKLIST — 10 Things to Look For

Review each item on your credit report carefully. Check off everything you find:

- Accounts that are not yours (identity theft or mixed file)
- Incorrect late payments (marked late when you paid on time)
- Wrong balance or credit limit
- Account listed as open (but it was closed)
- Duplicate accounts (same debt listed twice)
- Outdated information (older than 7 years; 10 years for bankruptcy)
- Wrong account status — e.g., "charged off" when it was settled
- Unauthorized hard inquiries
- Wrong date of first delinquency
- Account listed under wrong name (spouse, ex, or similar name)

## SECTION 2: CREDIT BUREAU CONTACT INFORMATION

EQUIFAX	EXPERIAN	TRANSUNION
P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111 <a href="https://www.equifax.com/personal/credit-report-services/">equifax.com/personal/credit-report-services/</a>	P.O. Box 4500 Allen, TX 75013 (888) 397-3742 <a href="https://www.experian.com/help/">experian.com/help/</a>	P.O. Box 2000 Chester, PA 19016 (800) 916-8800 <a href="https://www.transunion.com/credit-disputes">transunion.com/ credit-disputes</a>

## SECTION 3: 4 DISPUTE LETTERS

### LETTER 1: To the Credit Bureau

[YOUR NAME]

[YOUR ADDRESS]

[YOUR CITY, STATE, ZIP]

[DATE]

[CREDIT BUREAU NAME]

[CREDIT BUREAU ADDRESS]

Re: Dispute of Inaccurate Information

Account Number: [ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute the following information on my credit report. I have reviewed my credit report and identified the following error:

Account Name: [NAME OF CREDITOR]

Account Number: [ACCOUNT NUMBER]

What is wrong: [DESCRIBE THE ERROR CLEARLY]

I am requesting that this inaccurate information be removed from my credit report immediately. Under the Fair Credit Reporting Act (15 U.S.C. § 1681i), you are required to investigate this dispute within 30 days and remove any information that cannot be verified.

Enclosed are copies of documents supporting my dispute, including [LIST DOCUMENTS].

Please investigate this matter and send me the results in writing.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

Enclosures: [LIST]

### LETTER 2: To the Original Creditor

[YOUR NAME]

[YOUR ADDRESS]

[DATE]

[CREDITOR NAME]

[CREDITOR ADDRESS]

Re: Verification of Account Information

Account Number: [ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute the accuracy of information you have reported about my account to the credit bureaus. My credit report shows [DESCRIBE THE ERROR] on this account.

I have attached documentation showing that this information is inaccurate. Under the Fair Credit Reporting Act (15 U.S.C. § 1681s-2), you are required to investigate this dispute and correct any inaccurate information.

Please investigate this matter and notify the credit bureaus of the correction. Send me written confirmation of the correction within 30 days.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

**LETTER 3: Follow-Up Demand (If Ignored)**

[YOUR NAME]

[YOUR ADDRESS]

[DATE]

[CREDIT BUREAU NAME]

[CREDIT BUREAU ADDRESS]

Re: SECOND REQUEST — Dispute of Inaccurate Information

Account Number: [ACCOUNT NUMBER]

To Whom It May Concern:

I previously disputed inaccurate information on my credit report. My dispute was sent via certified mail on [DATE], and you received it on [DATE]. Under the Fair Credit Reporting Act (15 U.S.C. § 1681i), you were required to complete your investigation within 30 days.

To date, I have not received a response. If you have failed to complete the investigation, you must remove the disputed information immediately.

I am requesting that you:

1. Remove the inaccurate information immediately
2. Provide me with the method of verification used
3. Send me written confirmation of the correction

If you do not comply within 15 days, I will file a complaint with the Consumer Financial Protection Bureau and pursue all available legal remedies.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

Enclosures: Copy of original dispute letter, certified mail receipt

**LETTER 4: FCRA Demand Letter (Notice of Intent to Sue)**

[YOUR NAME or ATTORNEY NAME]

[ADDRESS]

[DATE]

[CREDIT BUREAU NAME]

[CREDIT BUREAU ADDRESS]

Re: Notice of Intent to Sue Under the Fair Credit Reporting Act

[YOUR NAME], Account: [ACCOUNT NUMBER]

To Whom It May Concern:

Please be advised that [YOUR NAME] intends to file a lawsuit against [CREDIT BUREAU NAME] for violations of the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) arising from your failure to properly investigate and correct inaccurate information on their credit report.

Despite multiple disputes sent via certified mail on [DATE], you have failed to:

- Complete a reasonable investigation within 30 days
- Correct the inaccurate information
- Provide the method of verification

These violations entitle [YOUR NAME] to actual damages, statutory damages up to \$1,000, punitive damages, and attorney fees under 15 U.S.C. § 1681n and § 1681o.

If the inaccurate information is not removed within 14 days, we will proceed with litigation.

Sincerely,

[YOUR SIGNATURE or ATTORNEY SIGNATURE]

## SECTION 4: 30-DAY TIMELINE TRACKER

### EQUIFAX

Date	Action	Status
_____	Sent dispute to Equifax (certified mail # _____)	<input type="checkbox"/> Sent
_____	Return receipt received	<input type="checkbox"/> Received
_____	30-day investigation deadline	<input type="checkbox"/> Pending
_____	Response received from bureau	<input type="checkbox"/> Received
_____	Follow-up sent (if needed)	<input type="checkbox"/> Sent

### EXPERIAN

Date	Action	Status
_____	Sent dispute to Experian (certified mail # _____)	<input type="checkbox"/> Sent
_____	Return receipt received	<input type="checkbox"/> Received
_____	30-day investigation deadline	<input type="checkbox"/> Pending
_____	Response received from bureau	<input type="checkbox"/> Received
_____	Follow-up sent (if needed)	<input type="checkbox"/> Sent

### TRANSUNION

Date	Action	Status
_____	Sent dispute to TransUnion (certified mail # _____)	<input type="checkbox"/> Sent
_____	Return receipt received	<input type="checkbox"/> Received
_____	30-day investigation deadline	<input type="checkbox"/> Pending
_____	Response received from bureau	<input type="checkbox"/> Received
_____	Follow-up sent (if needed)	<input type="checkbox"/> Sent

## SECTION 5: FCRA RIGHTS REFERENCE

Your Right	Statute	What It Means
Free annual credit report	<a href="#">15 U.S.C. § 1681j</a>	Request your free report at AnnualCreditReport.com
Dispute inaccurate information	<a href="#">15 U.S.C. § 1681i</a>	Bureau must complete investigation within 30 days
Right to method of verification	<a href="#">15 U.S.C. § 1681i(a)(6)</a>	Bureau must tell you how they verified information
7-year limit on negative info	<a href="#">15 U.S.C. § 1681c(a)(5)</a>	Most negative items must be removed after 7 years
Damages for violations	<a href="#">15 U.S.C. § 1681n</a>	Up to \$1,000 + actual damages + attorney fees

## SECTION 6: CFPB COMPLAINT GUIDE

File online at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint). The CFPB will forward your complaint and require a response within 15 days.

<b>Step 1</b>	Go to <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a>
<b>Step 2</b>	Select " <b>Credit reporting</b> " as the product type
<b>Step 3</b>	Select " <b>Incorrect information on your report</b> "
<b>Step 4</b>	Describe the error and what you have done to fix it
<b>Step 5</b>	Attach your dispute letters and return receipts
<b>Step 6</b>	Submit — the CFPB will forward to the company and require a response

## SECTION 7: WHAT TO ATTACH WITH YOUR DISPUTE

Include as many of these as are relevant to your specific dispute:

- Copy of your driver's license (for identity verification)
- Copy of a recent utility bill or bank statement (proof of address)
- Bank statements showing on-time payments (for late payment disputes)
- Payment confirmation emails or receipts
- Settlement letters (for settled accounts reported incorrectly)
- Police report (for identity theft disputes)
- Letter from creditor confirming the error (if you have one)

## NOTES

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