

DIY CREDIT REPAIR STARTER KIT

REMEMBER:

- Always send A copy of your **ID** and **PROOF OF RESIDENCY** with **EVERY** envelope
 - If your **CURRENT** address does NOT match the address on your ID, send one of the following:
 - ✓ Utility Bill (recent - within 30 days)
 - ✓ Bank Statement (recent - within 30 days)
 - ✓ Utility bill with correct address (gas, water, cable)
 - ✓ Pay stub
 - ✓ W2 form
 - ✓ 1099 form
 - ✓ Rental lease agreement/house deed
 - ✓ Mortgage statement
 - ✓ Bank statement

 - You are NOT required to send ANY dispute certified. Regular mail is fine.
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- According to the law, the credit bureau's have 45 BUSINESS days to investigate and respond to your dispute. This time does not start until they receive the letters and open a dispute. Be patient and don't get discouraged and understand that this is completely normal.

CREDIT BUREAU ADDRESSES

Equifax Information Services LLC

P.O. Box 740256
Atlanta, GA 30374-0256

Experian

P.O. Box 4500
Allen, TX 75013

TransUnion LLC Consumer Dispute Center

PO Box 2000
Chester, PA 19016

DIY GUIDE TO REPAIRING YOUR CREDIT

To repair your credit, you must be aware of what's on your credit report. Start with these options below:

WWW.ANNUALCREDITREPORT.COM

- ✓ 1 FREE credit report from all three credit bureaus once per year - immediate download (unless you can't verify your identity, then they will mail it to you 7-10 business days)
- ✓ Does not include credit score

WWW.MYFICO.COM

- ✓ Plans as low as \$19.95/month
- ✓ Updates monthly
- ✓ FICO Scores
- ✓ Scores for mortgages, auto loans & more
- ✓ Credit reports
- ✓ Score and credit monitoring
- ✓ \$1 million identity theft insurance
- ✓ 24x7 identity restoration

OTHER WAYS TO BOOST YOUR CREDIT SCORE

WWW.EXPERIANBOOST.COM

- ✓ Get credit for bills like Netflix, phone, and utilities!
- ✓ Access your free Experian credit report & FICO Score
- ✓ Includes Experian credit monitoring and alerts

WWW.RENTREPORTERS.COM

- ✓ Report your rent
- ✓ Improve your credit
- ✓ Receive an average of 40 points in 10 days

STEP 1: UNDERSTANDING YOUR CREDIT REPORT

1. Identification Information (Usually at the top). Information in this section comes DIRECTLY from creditors:

- ✓ Names
- ✓ DOB
- ✓ Employers
- ✓ Phone Numbers
- ✓ Addresses

2. Public Records - Data from federal, State & County Courts

- ✓ Bankruptcies
- ✓ Liens
- ✓ Judgements

3. Collection Accounts - Accounts that were turned over to collections. Includes:

- ✓ Collection Agency Name
- ✓ Original Creditor Info
- ✓ Partial Account Number
- ✓ Original Amount
- ✓ Balance Due
- ✓ Date of First Delinquency

4. Credit Accounts – Includes ALL tradelines the consumer has. Includes:

- ✓ Creditors
- ✓ Payment History
- ✓ Dates Opened/Closed
- ✓ Highest Credit Amount (Credit Cards)
- ✓ Charge Offs

5. Hard Inquiries – Includes every company that pulls your credit, which DOES affect your score. Must include:

- ✓ Company Name
- ✓ Number
- ✓ Address
- ✓ Date company pulled your report

6. Soft Inquiries - Includes every company that saw your report but didn't do a hard inquiry, which DOES NOT affect your score. Lenders WILL NOT see this section. Includes:

- ✓ Collectors
- ✓ Insurance
- ✓ Promotional Offers (Pre-Approvals)
- ✓ Third Party Credit monitoring

7. Consumer Statement - Consumer Statements are free text, 100-word statements (200 words in Maine) that you can add to your own credit report.

- ✓ If a consumer has a fraud alert it will be in this section

STEP 2: PERSONAL INFORMATION

The personal information section of your credit report is particularly important because the credit bureaus **use your personal information to "verify" all of the accounts on your credit report.**

This happens because all of your reporting accounts, inquiries and more (loans, credit cards, utilities etc) all present the information you give them to the bureaus every month, this is how the personal info section is populated. They come from your creditors. Anytime you apply for credit, the job, phone number, address and etc that you use is reported to the bureaus. Anytime you have monthly accounts reporting they are giving the bureaus the billing address you use, phone, employer etc.

So what happens is, when a collection account is sent to the bureaus from a collection agency, the bureaus match the info presented with the collection to the info already in your personal info section to determine if the collection actually belongs to you.

That's why it's best to keep this portion of your report as clean as possible and only reporting current info, I recommend:

- 1 Full Name

- 1 Address
- 1 Phone Number
- 1 employer (2 if you recently switched jobs)

In addition, lenders like to see **stability** - So when you have so many addresses, they may feel you are constantly on the move, a sign of instability. If you have too many employers reporting, they may view that as you not being able to keep stable employment - which of course can be a red flag.

You may use the "**Personal Information Letter**". This letter is included in this kit.

STEP 3: BUILDING CREDIT

REMEMBER: You CAN'T have good credit without having positive reporting accounts, so it takes more than just deleting inaccuracies off your credit report! You must REBUILD your credit profile. Rebuilding means you have positive reporting accounts that report to the credit bureaus monthly.

To build credit you NEED to add some accounts:

- 2 or more Active Credit Cards (secured or unsecured)
- 1 or more Active short-term loans (self.com, credit builder loan, personal loan, etc.)
- 1 or more Active long-term loans (car, mortgage, bank loan, etc.)

Cards for bad or starter credit (Under 500):

- Credit Builder Card
- Discover Secured Card
- Capital One Secured
- Open sky - unsecured
- Indigo - Unsecured

Cards for Lower Scores (520+):

- Capital One Unsecured Cards
- Discover Credit Cards

Cards for Moderate Credit (600+):

- Credit Union Cards
- Capital One Quicksilver

Cards for great Credit (700+):

- Citi Cards
- American Express
- Chase

- Capital One Venture

STEP 4: BEGIN CHALLENGING THE DEROGATORY ITEMS

Go through your credit reports and highlight any account including any of the following:

- Collections
- Charged Off Accounts
- All accounts with late payments (Both Open and Closed)
- Accounts assigned to an attorney
- Accounts included in bankruptcy
- Bankruptcy
- Judgments

After you identify these accounts, you will need to begin challenging them. **It is your right, under The FCRA (Fair Credit Reporting Act) to dispute the accuracy of any derogatory item included in your credit report.** To properly exercise this right, you will need to use attached letters included in this kit.

Debt Validation – ITEMS NOT ON YOUR CREDIT REPORT

Send To: Debt Collector

Purpose: Send this to the debt collectors or collection agency who has informed you that they have ownership of your debt. This letter is most effective **BEFORE the item has reported to the credit bureaus**. This is in response to the phone call or letter a collection agency sends you initially. If your item has already started reporting to the credit bureaus, it is recommended to skip this step.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

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 this alleged debt.

Please supply the information below so that I have all information:

- **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 must 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 must 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 you obtained it

Best Regards,

Debt Validation Follow Up

Send To: Creditor/Furnisher

Purpose: Send this to the collection agency whom has informed you of their ownership of the debt. This can only be sent after you have sent the initial debt validation letter. Use this as only A follow up and their failure to respond after at least 45 business days.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, I wrote you requesting validation of this alleged debt on (Date you sent first letter). As of today, I have not heard back from you and it has been 60 days. You have failed to supply the demanded proof of the alleged debt, I want to note that under the doctrine of **estoppel by silence**, *Engelhardt v Graven* (Mo) 281 SW 715, 719, I can presume that **no proof of the alleged debt, nor therefore any such debt, in fact exists.**

In a good faith effort to resolve this matter amicably, I restate my demand for proof of the debt, specifically the alleged contract or the other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, **you must terminate this collection action and correct any erroneous reports of this debt as mine.**

For the record, I state again that I have no account with you, nor am I your customer, nor have I entered into a contract with you. I am requesting the following information:

1. Please evidence your authorization under 15 USC 1692 (e) and 15 USC (f) in this alleged matter.
2. What is your authorization of law for your collection of information?
3. What is your authorization of law for you collection of this alleged debt?
4. Please send evidence your authorization to do business or operate in the state of (Your state)

5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.

You have fifteen (15) days from receipt of this notice to respond. Your failure to respond, on point, in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you sent your letter(s) in error, and that this matter is permanently closed.

Best Regards,

**Pre Round 1 –
Information Dispute**

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus to clean up your personal information section of your credit report. It is always recommended to minimize the personal information section as much as possible to decrease the possibility of verifying your debt. You may continue to send this letter with each round until you achieve your desired results in this section.

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, I recently obtained a copy of my credit report and noticed that you are reporting inaccurate information in the personal information section. To diminish speculation my information is as follows:

Name: This is my legal name: [Your First Name] [Your Last Name]

Please delete any other references to names as they are not mine and I have never used any of them.

Address: Please be sure that my address is listed correctly. My address should read:

[Street Address]

[City, State Postal Code]

Employer:

Phone Number (optional):

Social Security Number:

Please remove ANY other information you are currently reporting as they are NOT accurate. I have attached my Identification card as well as a recent copy of my (Bank statement, utility bill, ID) for your verification.

Best Regards,

Round 1 - Bureau Investigation Letter

Send To: All Three Credit Bureaus

Purpose: Send this to the credit bureaus as your **initial** dispute to place the item into investigation. This is a ROUND 1 letter - do NOT expect deletions, this is to initiate the process. If this letter results in a deletion, Great! Don't expect it though.

REMEMBER: There is no limit to the amount of derogatory accounts you can put on this letter, you may request investigation of as many as you'd like.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Re: Letter to Remove Inaccurate Credit Information

Recently I looked at a copy of my credit report and noticed several incorrect accounts. I feel that these accounts are adversely affecting my credit report and costing me thousands of dollars in interest every year. It is my understanding that you will investigate these items for me to ensure accuracy.

Here are the items I am asking you to verify as accurate:

- 1.
- 2.
- 3.
- 4.

After your investigation is complete, please send me the results via mail.

Thank you in advance,

Best Regards,

Round 2 - Bureau Follow up Letter

Send To: All 3 Credit Bureaus

Purpose: Send this to the credit bureaus **after** your initial dispute to use as a follow up to the initial dispute request.

Do NOT send this until 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.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code
Last 4 of SSN

I disagree with the items listed below which still appear on my credit report, even after your investigation. I would like these items immediately re-investigated. These inaccuracies are highly detrimental to my credit rating.

- 1.
- 2.
- 3.
- 4.

Additionally, in accordance with The Fair Credit Reporting Act, Public law 91-506, Title VI, Section 611, Subsection A-D, please provide the names and business addresses of each individual with whom you verified the above, so that I may follow up.

Please forward me an updated credit report after you have completed your investigation and corrections.

Your cooperation and prompt attention are greatly appreciated.

Best Regards,

Round 3 - Factual Disputes

Note: After you have sent rounds 1 & 2 and you still have unfavorable results, you now have the option to send a factual dispute to the credit bureaus on any remaining derogatory accounts. I have attached a list of things you need to look for on EVERY account to determine if you have a factual dispute that you can challenge with the credit bureaus. REMEMBER - LAWS equal deletions, NOT letters.

Factual Dispute List

Things to look for to make a factual dispute. Look at each account to determine if the information is consistent and accurate across the board. This will require you to view all 3 of your credit reports at the same time to compare.

Incorrect opening date	Open charge off accounts	Charge off account currently showing past due
Incorrect credit limit	Collection accounts with a credit limit	Accounts not included in your bankruptcy (both chap 7 & 13)
Incorrect account numbers	Outdated information	Incorrect date of last payment or date of first delinquency
Incorrect account type	Credit card account not reporting the credit limit	Same debt listed more than once possibly with different names
Closed accounts reported as open	Accounts that are incorrectly reported as late or delinquent	Your name misspelled, wrong date of birth or incorrect addressed

How To Articulate A Factual Dispute Letter?

The thing about factual dispute letters is they do NOT require a long, drawn-out letter. Keep it SHORT and SWEET with 4 sentences nor less. Use this formula: Identify the account + Cite the discrepancy (from list above) + give your desired outcome.

Here's an example:

To whom it may concern,

I recently pulled my credit reports and noticed you are reporting an incorrect opening date for AT&T account # 1234567. Because the dates being reported by your company and Equifax are different, this means the account has not been properly verified. Please delete this account immediately.

REMEMBER: Include your ID Proof of residency!

Round 3 - Method Of Verification Using FCRA 611

Send To: Credit Bureaus

Purpose: Send this if the credit bureaus they have verified the item and have not sent any requested info. This should be used as a round 2 or follow up of your initial dispute.

Note: If you do not wish to go the Factual Dispute route you are still able to continue your dispute process. There are multiple ways to dispute an account.

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

I received notice that you verified certain items on my credit report from the following companies:

- 1.
- 2.
- 3.
- 4.

Please tell me how you did that. Who did you talk to at the original credit grantor? Did you write them? Was a UDF form used or was this through electronic automatic dispute verification? Did you contact them at the same address/phone number listed on my report? The FCRA says that you must tell me this in 15 days if I ask. Don't provide the generic response of how you use various methods. Tell me exactly how you verified them and include the full name of the person you spoke with.

Also, what is the date of the commencement of delinquency? The original creditor is required to give that to you. So when is that? And when will this trade-line be past the reporting timeframe? Don't provide the generic "7 years" response; I am aware of that. Tell me **specifically** when these accounts allegedly became delinquent, and

specifically when they will be removed. Some of these accounts are reporting as charged off as well as being included in bankruptcy. So, which is it?

Supply your response within 15 days or delete the trade-lines.

Best Regards,

Round 4 - Direct To Creditor

Send To: Creditor/Furnisher/Collection Agency

Purpose: Send this to furnisher of debt as A direct dispute of any debt on your credit report. Do not send this until after you have disputed with the credit bureaus first.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

To whom it may concern,

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, 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,

Round 5 - Intent To File FTC Complaint To Bureaus

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus if they have verified an item, without any substantial proof and you are intending to file a formal complaint against them more than 3 times. **Only send this if you are really intending to file a complaint as its illegal to deliver empty threats to the credit bureaus under FCRA.**

Your Name
Your Address
City, State, Zip Code

Credit Bureaus Name
Credit Bureaus Address
City, State Zip Code

Last 4 of SSN:

To whom it may concern, This letter shall serve as formal notice of my intent to file a complaint with the FTC, BBB, & CFPB due to your blatant and objectionable disregard of the law.

As indicated by the attached copies of letters and mailing receipts, you have received and accepted through registered mail my dispute letter dated (insert date), as well as my follow up letter dated (insert date). To date you have not done your duty as mandated by law. Your non-compliance with federal law is unacceptable.

Federal law requires you to respond **within 30 days**, yet you have failed to respond. Failure to comply with these federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am maintaining a careful record of my communications with you on this matter, for the purpose of filing a complaint with the FTC should you continue in your non-compliance. I further remind you that, as in *Wenger v Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

For the record, the following information is being erroneously included on my credit report, as I have advised you on two separate occasions, more than 75 days and again 40 days ago:

Name of Creditor/ Agency, Account # _____

If you do not immediately remove this inaccurate and incomplete information, I will file a formal complaint with the FTC. Should you continue disregard the law, I intend to seek redress in civil action for recovery of damage, costs,

and attorney fees. For this purpose, I am carefully documenting these events, including the lack of response REQUIRED under law from you.

You are further directed to supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes. Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you had 30 days to complete your re-investigation, yet you have failed to respond. Further delays and inexcusable. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested to be provided within 15 days of the completion of your re-investigation.

Best Regards,

Identity Theft Letter

Send To: Credit Bureaus

Purpose: Send this if you are a victim of identity theft and you have filed an identity theft report with your local police station or online at www.identitytheft.gov

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, I am writing to make you aware that I have been a victim of identity theft and am not responsible for the following accounts:

- 1.
- 2.
- 3.

I am demanding deletion of these items from my credit report. I have already reported the theft of my identity to both the Police and Federal Trade Commission and have also enclosed copies of the Federal Trade Commission's Identity Theft Affidavit for this case.

Best Regards,

Response to ID Request From Bureaus - Stall

Send To: Credit Bureaus

Purpose: Send this if the credit bureaus responded to your previous disputes requesting you confirm your identity by sending documents. **This is only if you sent clear documents in your initial dispute and have reason to believe the bureaus are attempting to stall.**

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

Thank you very much for taking a request for my credit information seriously and questioning its accuracy with me. The information you are now requesting was sent with the original dispute and I am concerned that this may be an attempt for you to stall the process on purpose.

I want to be clear in stating that you have clear copies of my proof of identity and proof of residency already, But I will send the requested objects AGAIN.

You now have 15 days to complete this investigation.

Best Regards,

No Response Letter to Bureaus

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus if they have failed to respond to your dispute within their time limit of 45 business days.

Your Name
Your Address
City, State, Zip Code

Credit Bureaus Name
Credit Bureaus Address
City, State Zip Code

To whom it may concern, this letter is formal notice that you have failed to respond to my dispute letter as of today (insert date). On (insert date), I sent a letter to you disputing the validity of the following accounts:

- 1.
- 2.
- 3.
- 4.

As you are aware, federal law requires you to respond within 30 days. It has now been over that period since your receipt of my letter. As you are aware, failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC.

I am aware that you may have misplaced my letters or have failed to respond to my letter because of an oversight due to the high volume of the requests you receive daily. If this is the case, I'm sure you'll want to handle this matter as soon as possible. For this purpose, I have included a copy of my original request, the dated receipt of your reception of the original letter and a copy of the proof verifying the incorrectness of the credit item you have mistakenly placed on my records.

Please delete this erroneous item from my credit report as soon as possible.

Best Regards,

Reporting Time Expired (Outdated) Dispute Using Section 605

Send To: Credit Bureaus

Purpose: Send this if the credit bureaus if you have a **NEGATIVE** account on your credit report that has been reporting for longer than 7 years from the date of last activity, or if Chapter 7 Bankruptcy is over 10 years old.

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, this letter is a formal request to remove the following outdated information from my credit report.

- 1.
- 2.
- 3.

In accordance with the Fair Credit Reporting Act, Section 605 [15 U.S.C. §1681c], reporting periods only run 7 or 10 years depending on the type of information. In my case, the information in question expired as of [insert date].

I respectfully ask you to investigate my claim and if you find my claim to be valid then I expect you to immediately remove the outdated items identified in this letter and any additional outdated items that you discover during your investigation.

Furthermore, after correcting my credit file, I request that you forward a corrected copy of my credit report to me at the address listed at the top of this letter.

Thank you for your consideration and cooperation in resolving this matter.

Best Regards,

Goodwill Adjustment Request

Send To: Creditor/Furnisher

Purpose: Send this to the company whom you have an **ACTIVE** account with and are reporting a late payment on your credit report. This usually only works if you have an otherwise great payment history despite being late **1-3 times**. You may mail this directly to the original creditor or use the following CEO emails to reach out directly. It is recommended you customize the goodwill letter to your situation.

POPULAR CEO EMAIL LIST

CAPITAL ONE	RICH.FAIRBANK@CAPITALONE.COM
CREDIT ONE	ROBERT.DEJONG@CREDITONE.COM
EXPERIAN	BRIAN.CASSIN@UK.EXPERIAN.COM
EQUIFAX	DANN.ADAMS@EQUIFAX.COM
TRANSUNION	MIKE.GORDON@CALLCREDIT.CO.UK
NAVIENT	JACK.REMONDI@NAVIENT.COM
DISCOVER	ROGERHOCHSCHILD@DISCOVER.COM
NORDSTROM	BLAKE.NORDSTROM@NORDSTROM.COM
PRA GROUP	DAVID.SHERIDAN@AKTIV-KAPITAL.CO.UK
GENERAL MOTORS	MARY.BARRA@GM.COM
SANTANDAR	MABDULHADI@SANTANDERCONSUMERUSA.COM

SPRINT	MICHEL.COMBES@SPRINT.COM
JP/MORGAN CHASE	JAMIE.DIMON@JPMCHASE.COM
AMERICAN EXPRESS	STEVE.SQUERI@AEXP.COM
APPLE	TCOOK@APPLE.COM
WELLS FARGO	ELLEN.PATTERSON@WELLSFARGO.COM
CITI	MICHAEL.L.CORBAT@CITI.COM
BANK OF AMERICA	BRIAN.T.MOYNIHAN@BANKOFAMERICA.COM
AT&T	JOHN.STANKEY@ATT.COM
FORD MOTORS	WFORD@FORD.COM
CITIZENS BANK	BRUCE.VANSAUN@CITIZENSBANK.COM
BBT/TRUIST	KSKING@TRUIST.COM
SYNCHRONY FINANCIAL	MARGARET.KEANE@SYNCHRONYFINANCIAL.COM
BARCLAYS BANK	BARRY.RODRIGUES@BARCLAYS.COM
LEXIS NEXIS	MICHAEL.WALSH@LEXISNEXIS.COM
MERCEDES FINANCIAL	NICHOLAS.SPEEKS@MBUSA.COM
KIA MOTORS	SEAN.YOON@KIA.COM
USAA	WAYNE.PEACOCK@USAA.COM
US BANK	RICK.ANESHANSEL@USBANK.COM
US BANK CORP	ANDREW.CECERE@USBANK.COM
NAVY FEDERAL	MARY_MCDUFFIE@NAVYFEDERAL.ORG

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

To whom it may concern,

I have been a customer with your company since (Date account opened) and during that time, I have enjoyed my experience with (Company Name), greatly. I am writing to see if you would be willing to make a "goodwill" adjustment to your reporting to the three credit agencies. I have one late payment(s) on the above referenced account in (Month/Year of late payment). Since that time, I have been an exceptional customer paying every month on time and never 30 days late.

Because of my exceptional payment history over the last year, I would like you to consider removing the negative payment from my credit reports. At the time of the late payments, my hours got cut short at work unexpectedly, I say this not to justify why the payments were late, but rather to show that the late payments are not a good indicator of my actual credit worthiness. I hope that (Company Name) is willing to work with me on erasing these marks from my credit reports.

I have been an incredibly happy customer in the past. I hope to continue a long relationship with (Company Name). With today's credit industry so competitive, I know how important it is to maintain good relationships with customers. (Company Name) has been exceptional in my book so far and I highly recommend it to all my friends and relatives. I hope that you will wholeheartedly consider this request and prove once again, why (Company Name) is leaps and bounds above the rest. I look forward to your reply.

Thank you in anticipation.

Best Regards,

Debt Settlement Letter

Send To: Creditor/Furnisher

Purpose: Send this to furnisher of debt to request that they settle the debt. It is recommended to offer 40-50% or more. They creditor will likely counteroffer, so NEVER offer your absolute best offer first.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

To whom it may concern,

I'm writing this letter to open a negotiation on the debt for account number (enter account number). After a period of financial hardship, I am currently working to address several unpaid debts I have acquired, however I still have limited resources and may only be able to pay back some of what I owe.

With that in mind, I would like to propose to settle this debt for (Amount Proposed). In return, I request that your company remove this collection account from my credit report.

If your company is willing to accept this offer, please prepare a settlement agreement, sign it and send it to me. Once I receive my signed copy of our agreement, I will pay the amount listed above as agreed.

Best Regards,

Late Payment Dispute

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus if you are wanting to challenge a late payment on your credit report. It is recommended that you choose a random late payment over a year old to dispute.

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, I am contacting you because I have found some inaccurate information on my credit report. You are reporting a late payment on (month, year) on the account (Account name + Partial Account Number).

This is not true, I was not late on (Month, Year). I request that you verify the information and update the payment history on this account as "PAID, NEVER LATE" immediately.

After doing so please provide me with an updated credit report reflecting the changes.

Best Regards,

Balance Incorrect Dispute

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus if the balance that a creditor has reported to the credit bureaus is inaccurate and you have proof that it is wrong in case the bureaus deny it.

Your Name
Your Address
City, State, Zip Code

Credit Bureau Name
Credit Bureau Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern, I am contacting you because I have found some information that is inaccurate on my credit report.

The amount you reported I owe is inaccurate as it is reported. I request that you verify the information and remove any inaccurate information from my credit report as quickly as possible.

The items in question are:

CREDITORS NAME AND ACCOUNT NUMBER

After doing so please provide me with an updated credit report reflecting the changes.

Best Regards,

HIPAA Letter for Medical Bills 1

Send To: Collection Agency

Purpose: Send this **CERTIFIED** to the collection agency who is collecting on behalf of your medical bills.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

I am unaware of the amount due and your bill does not include a detailed breakdown of any fees.

Furthermore, I am allowed under the HIPAA law (Health Insurance Portability and Accountability Act of 1996) to protect my privacy and medical records from third parties. I do not recall giving permission to (Name Of Provider) for the release of my medical information to a third party. I understand that HIPAA does allow for **limited information** about me but any details may only be revealed with the patients authorization, therefore my request is twofold and as follows:

Validation of Debt and HIPAA authorization

- Please provide a breakdown of fees including all collection costs and medical charges
- Please provide a copy of my signature with the provider of service to release my medical information to you
- Immediately cease any credit bureau reporting until debt has been validated by me

Please send this information to my address listed above and accept this letter, sent certified mail, as my formal debt validation request.

Please note that withholding the information you received from any medical provider in an attempt to be HIPAA compliant will be a violation of the FDCPA because you will be deceiving me after my written request. I am requesting full documentation of what you received from the provider of service in connection with this alleged debt.

Furthermore, any reporting of this debt to the credit bureaus prior to allowing me to validate it may be a violation of the Fair Credit Reporting Act, which allows me to seek damages from a collection agent.

I await your reply with the above requested proof. Upon receiving it, I will correspond back by mail.

Best Regards,

HIPAA Violation Letter for Medical Bills 2

Send To: Creditor/Furnisher

Purpose: Send this to the debt collector who is collecting on behalf of your medical bills. Send **AFTER** you have already sent the medical validation HIPAA letter or (HIPAA Letter 1) and have not received the requested information.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

To whom it may concern,

On (Date you sent first HIPAA letter) I requested the following information:

Validation of Debt and HIPAA authorization

- **Please provide a breakdown of fees including any and all collection costs and medical charges**
- **Please provide a copy of my signature with the provider of service to release my medical information to you**
- **Immediately cease any credit bureau reporting until debt has been validated by me**

In your response, **you have failed to provide such information within 30 business days**. According to the FDCPA and HIPAA Collection Laws the requested information above is not a matter of your discretion to provide, you **MUST** comply with my request. In failing to do so, you are in violation of my rights.

I am demanding a cease of the following account (s)

- 1.
- 2.

Please send confirmation once complete.

Best Regards,

Inquiry Letter to Bureaus

Send To: Credit Bureaus

Purpose: Send this to the credit bureaus to dispute hard inquiries. **DO NOT** dispute any inquiries that are tied to active accounts or companies you are currently doing business with.

Your Name
Your Address
City, State, Zip Code

Credit Bureaus Name
Credit Bureaus Address
City, State Zip Code

Re: Reporting Unauthorized Credit Inquiry

To whom this may concern,

I am writing to request the removal of unauthorized credit inquiry/inquiries on my **(name of the credit bureau)** credit report. I recently retrieved my credit report and it showed **(number of hard inquiries you are disputing)** credit inquiries that I have no knowledge of ever authorizing.

I am writing to dispute the following inquiries and asking for their removal from my credit report.

Item No.	Creditor	Account

Please have **these** unapproved inquiries **removed** from my credit report **within 30 days**, as it is hindering my ability to obtain new credit. I would appreciate a copy of my credit report once this issue is resolved.

Thank you for your assistance.

Best Regards,

Inquiry Dispute Direct To Creditor

Send To: Creditor/Furnisher

Purpose: Send this to the company who pulled your credit which resulted in a hard inquiry.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN:

RE: Account Number

To whom it may concern,

According to my most recent credit report, your company is reporting to the three credit bureaus that I applied for credit with your organization. I do not recall granting you this authorization to review my credit report.

The Fair Credit Report 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 hindering 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.

Best Regards,

Third Party Bureau Dispute Letter

Send To: Lexis Nexis

Purpose: Send this letter to Lexis Nexis if you are challenging a public record like bankruptcy, repossession, eviction, child support or any other public record. The first step is always to get it deleted from Lexis Nexis first. This letter can be used for any third-party reporting agency like ARS, Sage Stream, Innovis, and more!

Your Name
Your Address
City, State, Zip Code

Lexis Nexis Risk Solutions Consumer Center
PO Box 105108
Atlanta, GA 30348

To Whom it may concern,

I am challenging the validity of this alleged bankruptcy you have listed on my reports. I recently challenged this same account with the credit bureaus and they came back stating that they have "verified" this account with Lexis Nexis. I visited the courthouse, and they also stated they did NOT verify this information. Please send me whatever documents or information you have personally used to "verify" this alleged bankruptcy, immediately. If you cannot produce such documents, this bankruptcy needs to be removed from my file as it is defaming my character.

Best regards,

Repo Dispute to Creditor

Send To: Creditor

Purpose: Send this to the creditor for a repossessed vehicle or furniture item.

Your Name
Your Address
City, State, Zip Code

Creditor Name
Creditor Address
City, State Zip Code

Last 4 of SSN

Account Number/ Vin Number

To whom it may concern,

I am writing in regard to the above referenced accounts and transactions.

This vehicle was repossessed by (Original Creditor) in the State of (Your State) on or about, xx/xx/xxxx, and resold on or about xx/xx/xxxx.

Under the laws of the State of (State where car was repossessed) UCC § (Your stat's UCC code, you will need to look this up) and State RISA and MVISA statutes a deficiency cannot be claimed unless all the required notices were properly and timely given, and all of the allowable redemption and cure time limits were adhered to.

Please provide copies of the legal notices and proof of the commercially reasonable manner of the resale of the subject vehicle.

If no such proof is provided within 14 days from receipt of this notice, the alleged claim of a deficiency will be considered null and void, and any continued collection activities, or continued reporting of this invalid claim on my credit reports will be considered a violation of the FDCPA and FCRA.

In addition, if you singularly or severally fail to comply with the above requests, I reserve the right to seek damages against all parties, under all available State and Federal statutes and UCC § 9 remedies.

Best Regards,