



# Dispute Letters Templates

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in collaboration with

Juan Pablo

# Dispute Letter Aggressive Credit Repair

## Letters Section 609 letter Round 1

FULL NAME

ADDRESS

CITY, STATE ZIP

CREDIT BUREAU NAME

ADDRESS

CITY, STATE ZIP

**Equifax**, I just looked at my credit report and was shocked to see the numerous amounts of errors you have listed. I am writing to have you remove them immediately.

The following account needs to be removed immediately: Account Name: **ABC COMPANY**. Account Number: **12345XXXX**. Reason: **pls verify and validate all data for this account, every notation, dates and balances, whether reported or not**

The following account needs to be removed immediately: Account Name: **Judgement/ COURT HOUSE NAME**. Case Number: **123456-DSP0**. Reason: **pls verify and validate all data for this account, every notation, dates and balances, whether reported or not**

The following account needs to be removed immediately: Account Name: **DEF COMPANY**. Account Number: **54321XXXX**. Reason: **pls verify and validate all data for this account, every notation, dates and balances, whether reported or not**

The following account needs to be removed immediately: Account Name: **GHI COMPANY**. Account Number: **6789XXXX**. Reason: **pls verify and validate all data for this account, every notation, dates and balances, whether reported or not**

Creditor Name: **XYZ COMPANY** Date of Inquiry: **1/01/2015** Reason: **this inquiry was made without my knowledge or consent and I would like to be provided proof that I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof of any or one, I would like it removed immediately. (This Only Works for Experian & TransUnion)**

By provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my credit report. It is my understanding that you will recheck these items with the creditor who posted them. Please send an updated copy of my report to the above address.

Sincerely,

**Name**

## I. NOTARY ACKNOWLEDGEMENT

Attachment:

1. Copy of my Social Security Card
2. Copy of my Driver's License
3. Copy of my Utility Bill

I, hereby, attest that, to the best of my knowledge and belief the above information is true and correct.

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SIGNATURE

**NOTICE:** Notary Public is not an attorney licensed to practice law and has not given legal advice or accepted fees for legal advice; provided no assistance in the preparation of the above referenced documents, and has no interest in any issue referenced therein. Notary is not a party to this action and is only acting in an authorized capacity as liaison to communications between the parties. Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

**WITNESS my hand and official seal.**

---

Notary Signature

---

Notary Printed Name

---

My Commission Expires

Seal:

# Dispute Letter Aggressive Credit Repair

## Letters Section 609 letter Round 2

FULL NAME

ADDRESS

CITY, STATE ZIP

CREDIT BUREAU NAME

ADDRESS

CITY, STATE ZIP

**Equifax**, I am making a final goodwill attempt to have you clear up this matter. The accounts you sent back verified are entirely inaccurate, incomplete and represents a very serious error in your reporting. Also, be advised that this is my second time contacting you company about this matter in writing. Your company is in violation of 15 U.S.C. § 1681. No need for me to go into detail and tell you the law. Your company **KNOWS** for a fact that you are required under the FCRA to have properly verified the accuracy of an account listed on my credit report with physical documents.

As I am sure that you are well aware, current Federal case law states that, *Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources.* That basically means that you can't just verify my account by telling me it is verified. Nor can you verify my account by telling me you contacted the creditor and the account I disputed is "Verified". This means that IF you can't send me proof of these accounts from **YOUR COMPANY**, it must come off.

All in all, you have ignored my request to provided me with the documents that you have in your files that you used to verify the disputed accounts which means that you have NOT verified or you cannot verify any of these accounts and under **Section 611 (5)(A)** of the FCRA – you are required to *"...promptly delete all information which cannot be verified."*

This law is as clear as daylight as to the Civil liability and the remedy available to me for “negligent noncompliance” (**Section 617**) if you fail to comply with this Federal Law. I am a litigious consumer and **fully intend on pursuing litigation** in this matter to enforce my rights under the FCRA. I demand the following accounts be verified or deleted immediately:

Account Name: **ABC COMPANY**. Account Number: **12345XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 609.**

Account Name: **Judgement/ COURT HOUSE NAME**. Case Number: **123456-DSP0**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 609.**

Account Name: **DEF COMPANY**. Account Number: **54321XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 609.**

Account Name: **GHI COMPANY**. Account Number: **6789XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 609.**

If your company, **EQUIFAX**, fails to comply with federal regulations by credit reporting agencies, you will be required to appear in a court venue **local to me**, in order to formally defend yourself. I will also have your company investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am also maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC and the Attorney General’s office, 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.

Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking **\$5,000** in damages for:

- 1.) Defamation

- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Also, I would like an updated copy of my credit report once this investigation is complete.

Thank you,

**Name**

Attached: Copy of my Social Security Card & Driver's License is attached

Sent: USPS Certified Mail

I. NOTARY ACKNOWLEDGEMENT

Attachment:

- 1. Copy of my Social Security Card
- 2. Copy of my Driver’s License
- 3. Copy of my Utility Bill

I, hereby, attest that, to the best of my knowledge and belief the above information is true and correct.

\_\_\_\_\_

SIGNATURE

**NOTICE:** Notary Public is not an attorney licensed to practice law and has not given legal advice or accepted fees for legal advice; provided no assistance in the preparation of the above referenced documents, and has no interest in any issue referenced therein. Notary is not a party to this action and is only acting in an authorized capacity as liaison to communications between the parties. Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

**WITNESS my hand and official seal.**

\_\_\_\_\_

Notary Signature

\_\_\_\_\_

Notary Printed Name

\_\_\_\_\_

My Commission Expires

Seal:



# Dispute Letter Aggressive Credit Repair

## Letters Section 609 letter Round 3

Date

Name

Address

City, State, Zip

Credit Bureau Name

Dispute Department

Address

City, State, Zip

This is the third time I have contacted your company and you have still failed to delete the disputed accounts your company could not verify. After this letter, be advised that I intend to pursue litigation for the damages your company has brought to me and my family.

Based off the fact that your company has yet to forward any documents to me, show me any proof, and the fact that its already been 2 months so you have CLEARLY violated **Section 611 (5)(A)** and continue to show your blatant disregard for Federal Law.

The Federal case law states that, *Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources.* That's all your company has been doing the past couple of months and it is against the law and clearly in violation of § 1681(a)(4).

I also asked you to give me the name of the person in your company who verified the accuracy of these accounts but you ignored this request as well which is another violation of Federal Law!

The law is very clear as to the Civil liability and the remedy available to me (**Section 616 & 617**) if you fail to comply with Federal Law. Just remember when we go to litigation and your company is required to produce these documents along with an affidavit swearing under oath that these are the true and correct documents that you used to verify the disputed accounts.

So once again, please be advised that under **Section 611 (5)(A)** of the FCRA – you are required to “...*promptly DELETE all information which cannot be verified.*” I request that you do this immediately, which I am sure you are already aware of.

**All the accounts listed below need to be deleted off of my credit report IMMEDIATELY:**

Account Name: **ABC COMPANY**. Account Number: **12345XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.**

Account Name: **Judgement/ COURT HOUSE NAME**. Case Number: **123456-DSP0**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.**

Account Name: **DEF COMPANY**. Account Number: **54321XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.**

Account Name: **GHI COMPANY**. Account Number: **6789XXXX**. Reason: **You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.**

If your company, **EQUIFAX**, fails to comply with federal regulations by credit reporting agencies **ONE MORE TIME**, you will be required to appear in a court venue **local to me**, in order to formally defend yourself. I will also have your company investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am also maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC and the Attorney General’s office, 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 wilful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking **\$5,000** in damages for:

- 1.** Defamation
- 2.** Negligent Enablement of Identity Fraud
- 3.** Violation of the Fair Credit Reporting Act

Sincerely,

**Name**

Attached: Copy of my Social Security Card & Driver's License is attached

Sent: USPS Certified Mail

# Dispute Letter Aggressive Credit Repair

## Letters Validation Letter to Collection Agency

FULL NAME

ADDRESS

CITY, STATE ZIP

Collection Companies/ Creditors Info.

FULL NAME

ADDRESS

CITY, STATE ZIP

To whom this may concern,

I've received a copy of my credit report and you are claiming I have an account with you or I owe you something. I have never entered into any business arrangement and I have never signed any contract to conduct any kind of business with you. Also, because you are a 3rd party collector, you have no permission to furnish any information on my credit report in the first place. The law states that before you collect any information, about me, you have to get my authorization to access my credit report for any reason. You didn't do that first, and there's no way I would ever give a slimy collection company permission to slander me on my credit reports. Here's the law in case you never read it before.

*(o) Excluded communications. A communication is described in this subsection if it is a communication.*

*(5) with respect to which.*

*(A) the consumer who is the subject of the communication*

*(i) consents orally or in writing to the nature and scope of the communication, before the collection of any information for the purpose of making the communication;*

*(iii) in the case of consent under clause (i) or (ii) given orally, is provided written confirmation of that consent by the person making the*

*communication, not later than 3 business days after the receipt of the consent by that person;*

Now, I am also exercising my right under the FDCPA to dispute the alleged account and demand validation from you. I'll break it down very easy for you. But know this, should you fail to provide every single thing I request from you, and don't worry, the list will be short, sweet and to the point, you will be required to cease all collection activity immediately. Notify me in writing that you indeed are ceasing and deleting all information you have furnished to any and every one of my credit reports from every single credit repository to which you've submitted this unverified and un-validated information. This is request of PROOF OF CONTRACT to substantiate your claim. Therefore, you'll need to provide me with a CERTIFIED copy of an authenticated original contract with my signature, Specifically Naming (*Collection Company Name Goes Here*) as an entity entitled to enforce a commercial claim (You do not conduct commerce) against me.

\*Certified shall be done through the presence of a notary public, who authenticates and duly swears the copy made is in fact a copy of the original paper contract in question (meaning the original contract from the original creditor would need be provide to the notary, and the notary would need to make the copy themselves).

You will also need to provide the following:

- 1. Provide a CERTIFIED copy of Authorization signed by me, naming your company as having my consent to furnish, update, verify, inquiries, add comments and/or dispute codes of any access to my personal credit report/file.*
- 2. Provide a Certified copy of my full chain of assignment starting with the original creditor to any and every 3rd party collection company to present.*
- 3. Provide a full accounting. Every charge, every payment, every fee, interest, credit, and any other amount attributed to the alleged account, and the date on which each event occurred, as well as a description of each event or purchase causing an amount to allegedly be owed.*

Your failure to respond and provide strict proof of contracts and all the items noted above, presented to me in certified format, sworn under Penalty and Perjury and Authenticated by a notary, will constitute your tacit agreement that you are not entitled to enforce a claim against me. In the event you continue your collection efforts against me without providing proof of contract, I may do one or more of the following:

1. *File a complaint with the Attorney General*
2. *File a complaint with the Better Business Bureau*
3. *File a complaint with the Consumer Financial Protection Bureau*
4. *File a complaint with the Federal Trade Commission*
5. *File a Police Report against your company for harassment, invasion or privacy and attempting to extort money.*
6. *File a Law Suit against you for harassment, fraud, extortion, and invasion or privacy.*

You have 15 days upon receipt of this letter to provide strict proof of contract. In the event you cannot provide strict proof of contract, you must cease and desist any and all collection efforts and immediately remove any derogatory information reported to the consumer reporting agencies. In addition, you will need to provide me your agreement, in writing, that you are closing your file, ceasing collecting activity, and deleting all information related to this reference number from any and all credit reports you've furnished the information to. In the event you transfer this account to an attorney without providing proof of contract, and proving your claim, he/she will be immediate reported to the America Bar Association and Professional Liability Fund for code of ethics violations.

Sincerely,

**Name**

**County of** \_\_\_\_\_

**State of** \_\_\_\_\_

This instrument was acknowledgment before me

on \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by \_\_\_\_\_

Notary Public's Signature \_\_\_\_\_

My Commission Expires \_\_\_\_\_

Seal:

**Cc: Consumer Financial Protection Bureau**

P.O. BOX 4503

IOWA CITY, IOWA 52244

**YOUR STATE'S ATTORNEY GENERAL**

FRAUD DEPT. NAME

ADDRESS, CITY, STATE ZIP

**FEDERAL TRADE COMMISSION**

600 PENNSYLVANIA AVE NW

WASHINGTON, DC 20580

**BETTER BUSINESS BUREAU INFO**

# Dispute Letter Medical Bill Removal Letter

Date

TransUnion LLC

Consumer Dispute Centre

P.O. Box 2000

Chester, PA 19022

RE: Intent to file lawsuit, HIPPA Privacy Violation

Validation Letter sent to:

Collection Agencies Name

Address

City, State, Zip

Account: #12345XXXX

To Whom It May Concern:

Please be advised I have requested "validation" {not verification} of an item reported to you by the above original creditor/collection agency. I have received a response that clearly violates my rights according to HIPPA.

Collection Agencies Name did NOT provide me a HIPPA release that releases my medical information to them, therefore by providing such information they are in VIOLATION of my HIPPA rights. I am proceeding with legal action as prescribed by law against the above named original creditor/collection agency should this item not be deleted within the required time allowed by law. I will seek every legal remedy available to me and file suit against the credit bureau responsible for reporting this violation.

I urge you to take this extremely seriously as I have documented my case without error. I encourage a response from you expeditiously.



Sincerely

Your Name

Your Street Address

Your City, State and Zip Code

# Dispute Letter Public Record REMOVAL Letter1

Name

Address

City, State, Zipcode

Attention: Court Clerk

**Miami-Dade County Courthouse**

**Court Records Dept.**

**73 W. Flagler Street**

**Miami, Florida 33130**

Re: Case #xx-xxxxx-xx -xx

Dear Clerk of the Court,

I am inquiring on your method of verification with the credit bureaus. I would also like to know the procedure you follow when furnishing information which is reported to the credit bureaus. Will you please fill out the attached form and return it to me? I've included a self-addressed, stamped envelope.

Thank you so much for your time and assistance. It is much appreciated.

Sincerely,

**Name**

**County of** \_\_\_\_\_

**State of** \_\_\_\_\_

This instrument was acknowledgment before me

on \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by \_\_\_\_\_

\_\_\_\_\_

Notary Public's Signature

My Commission Expires \_\_\_\_\_

**COURT PROCEDURES FOR FURNISHING INFORMATION & VERIFYING INFORMATION WITH CREDIT BUREAUS**

**Regarding "Furnishing" information to credit bureaus:**

- The court or a court employee furnishes information to credit bureaus by mail.
- The court or a court employee furnishes information with supporting documentation to credit bureaus by mail.
- The court or a court employee furnishes information to credit bureaus electronically.
- The court or a court employee furnishes information with supporting documentation to credit bureaus electronically.
- We do not furnish information to credit bureaus by mail, electronically, or by any other means
- Other

**Regarding "Verifying" information with credit bureaus:**

- The court or a court employee verifies information with credit bureaus by mail.
- The court or a court employee verifies information with credit bureaus electronically.
- We do not verify information with credit bureaus by mail, electronically, or by any other means.
- Other=

\_\_\_\_\_  
Name of person filling out form

\_\_\_\_\_  
Title (if any) of person filling out form

Date

The area below is reserved for Court Clerk's Stamp

~~~~~

## Dispute Letter Public Record REMOVAL Letter2

Name

Address

City, State, Zip

### To Whom It May Concern:

This letter is being written in response to a recent letter I received from Equifax, TransUnion and Experian credit reporting agencies. The letter was sent to me regarding a Public Record that was supposedly filed with your office. Could you please explain to me how this might occur? From my understanding only the last four digits of any debtor's social security number is released to third parties, pursuant to Federal law. Furthermore, to my knowledge, the only way a Public Record can be verified would constitute a search via court records. The letter also stated that your office verified the Public Record (case id# \_\_\_\_\_) with Equifax, TransUnion and Experian, after a written dispute was sent to them in **Date Dispute Was Sent**. I am requesting that your office please provide me with the exact information that was sent to these three credit reporting agencies, when they verified this Public Record with your office. Any information you can provide would be appreciated.

---

[Signature]

Name

Address

City, State, Zip

Subscribed and sworn to before me, this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

NOTARY SEAL:

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[signature of Notary]

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[print name of Notary]

NOTARY PUBLIC

My commission expires:

\_\_\_\_\_, 20\_\_\_\_.