

Sample Dispute Letter

Date:
Name/address
of Credit Bureau:

Attention: Consumer Relations

I recently obtained a copy of my credit report from your service, and have found the following items to be in error.

EXAMPLES

Item #1 – I dispute ABC National Bank account #12345. I have never been late on this account.

Item #2 – I dispute ABC Financial Services account #4545. This account was not a charge-off, please delete.

According to Section 611 of the Fair Credit Reporting Act, I am requesting that you re-investigate those items indicated, and promptly delete any unverifiable, inaccurate, or outdated information from my credit report.

In addition, I am requesting a description of how the investigation was conducted along with the name, address and telephone number of anyone contacted for information. Furthermore, if there is a change in my credit history resulting from your investigation, I am requesting that an updated report be sent to those who received my report, within the last two years for employment purposes, or within the last one year for any other purposes.

Please send me an updated copy of my report, and notification that items have been deleted. I will consider 30 days a reasonable time for your re-verification of these items.

Thank you for your prompt attention in this matter.

Sincerely,

Signature:
Name (print):
Address:
City, State, Zip:
Social Security #:

Sample Dispute Statements

There are several thousand credit bureaus collecting credit information about consumers. Many of these credit bureaus are connected to centralized computer files which contain data on millions of individuals. From these files, a credit bureau can produce almost instantaneously a revealing report about your past and present credit activity for a subscribing creditor. All credit reporting bureaus are for-profit businesses and not public agencies, although they are subject to increasing regulation.

Under the Fair Credit Reporting Act you have the right to add to your credit report a statement of up to one hundred words regarding any item(s) you wish to clarify. This statement will then appear on all subsequent reports.

Examples:

- “This is not my account. I have never owed money to this creditor. Apparently, a mistake was made in the reporting.”
- “On _____ (date), I moved to another address. I notified all creditors, including _____ (name of creditor) promptly. _____ (name of creditor) was slow in changing my address in their file. Subsequently, I did not receive my billing statement for _____ (how long). Once I received the statement at my new address, I paid this creditor.”
- “On _____ (date), I was hospitalized at _____ (facility). The medical bills were forwarded to my insurance company for payment. My insurance company delayed in paying the medical bills and the hospital turned my account over for collection. Afterwards my insurance company paid the hospital bill in full. The hospital’s collection agency refused to change the negative rating on my account.”
- “This account belongs to my former spouse. My name was deleted from the account at the time of the divorce, and I am not responsible for any debts incurred on the account since that time.”
- “On _____ (date), I ordered merchandise from _____ -(name of company) on my account. The merchandise was defective and I returned it to the sender. The company continued to send me a bill for the returned defective merchandise. The company went out of business before I was able to have my account properly credited.”

Debt Validation Letter Example

Date:

Your Name

Your Address

Your City, State, Zip

Collection Agency Name

Collection Agency Address

Collection Agency City, State, Zip

RE: Account # (Fill in Account Number)

To Whom It May Concern:

Be advised this is not a refusal to pay, but a notice that your claim is disputed and validation is requested.

Under the Fair Debt collection Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I am requesting proof that I am indeed the party you are asking to pay this debt, and there is some contractual obligation that is binding on me to pay this debt.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to 15 USC 1692g Sec. 809 (b) of the FDCPA. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

At this time I will also inform you that if your offices have or continue to report invalidated information to any of the three major credit bureaus (Equifax, Experian, Trans Union), this action might constitute fraud under both federal and state laws. Due to this fact, if any negative mark is found or continues to report on any of my credit reports by your company or the company you represent, I will not hesitate in bringing legal action against you and your client for the following.

Debt Validation Letter Example

Violation of the Fair Debt Collection Practices Act

Defamation of Character

I am sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

If your offices are able to provide the proper documentation as requested in the following declaration, I will require 30 days to investigate this information and during such time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with legal counsel for suit. This includes any listing of any information to a credit-reporting repository that could be inaccurate or invalidated. If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

It would be advisable that you and your client assure that your records are in order before I am forced to take legal action.

CREDITOR/DEBT COLLECTOR DECLARATION

Please provide the following:

- Agreement with your client that grants you the authority to collect on this alleged debt.
- Agreement that bears the signature of the alleged debtor wherein he/she agreed to pay the creditor.
- Any insurance claims been made by any creditor regarding this account.
- Any Judgments obtained by any creditor regarding this account.
- Name and address of alleged creditor.
- Name on file of alleged debtor.
- Alleged account number.
- Address on file for alleged debtor.
- Amount of alleged debt.
- Date this alleged debt became payable.
- Date of original charge off or delinquency.
- Verification that this debt was assigned or sold to collector.
- Complete accounting of alleged debt.
- Commission for debt collector if collection efforts are successful.

Debt Validation Letter Example

Please provide the name and address of the bonding agent for «COLLECTION AGENCY» in case legal action becomes necessary.

Your claim cannot and WILL NOT be considered if any portion of the above is not completed and returned with copies of all requested documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. Please allow 30 days for processing after I receive this information back.

Best Regards

[Your Signature]
cc Federal Trade Commission