

# Credit Score

Your Credit Score Is



**772**

out of 900

**Excellent**

## Credit Factors

**35%**

Credit Card Utilization

**11**

Total Bank Accounts

**3 Years 1 Month**

Credit History Age

# CREDIT REPAIR

**DIY KIT**



Urban League  
of the River Valley

*Empowering Communities.  
Changing Lives.*



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### Octavia McDougale

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HUD Certified Housing Counselor  
Urban League of the River Valley  
802 1st Avenue  
Columbus, GA 31901

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# INTRODUCTION

You can take control of your finances today and create a life of abundance and possibility. Because when you understand your money, you can achieve your dreams.

We have designed this kit so that anyone, regardless of their credit history, can take the necessary steps to repair their credit without having to spend thousands of dollars on professional credit repair services. Input your information into the highlighted areas of the letter by copying and pasting it into a word document.

For best results, follow the directions. No guarantees can be made, but if you apply yourself and follow the instructions you will certainly be able to reach your credit goals. Taking control of your credit is an important step, so good luck with your dispute.

Please remember the bureaus have 30 days to investigate your dispute and get a response back out to you! If a bureau fails to respond this means the account(s) you were disputing should be deleted immediately.

Keep track of your dates you mail off your dispute letters! I've found it's best to send all dispute letters out at the same time to keep track especially when you're not sending the letters certified.

Include a copy of your state issued identification card and a copy of your social security card with your letters except those you send to collection agencies and creditors.

**NEVER DISPUTE ONLINE! YOU WAIVE SO MANY RIGHTS CHOOSING THIS OPTION! IT'S NOT WORTH IT NO MATTER HOW CONVENIENT! GOOD LUCK!**

# CREDIT BUREAUS CONTACT INFORMATION

**Experian - 1-888-397-3742**

PO Box 9701  
Allen, TX 75013

**Equifax Information Services, LLC - 1- 866-349-5191**

PO Box 740256  
Atlanta, GA  
30374-0256

**TransUnion - 1-800-916-8800**

PO Box 2000  
Chester, PA 19016

# PERSONAL INFORMATION DISPUTE LETTER

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The Goal: Remove all outdated and inaccurate information.

Why? Because this links you to old debts, possibly debt that's not yours. Removing old names, addresses, and employers can make it easier to have derogatory accounts deleted.

Instructions: Plug in the requested information displayed in ***bold & italic***.

***Date***

***Your Name***

***Your Address 1***

***Your Address 2***

***Credit Bureau Name***

***Credit Bureau Address 1***

***Credit Bureau Address 2***

RE: Update Personal Information

Dear Credit Bureau,

I am writing to ensure you have the most accurate information in my credit file at all times. I have highlighted the items below that are inaccurate and shall be removed from my credit report immediately.

***Please delete the follow inaccurate names:***

***List all misspelled or inaccurate names***

***Please delete the following inaccurate addresses:***

***List all old and inaccurate addresses***

***Please delete the following invalid telephone numbers:***

***List all old and inaccurate telephone numbers***

***Please delete the following inaccurate employers:***

***List all old employers***

I am filling this consumer complaint and consumer check for compliance of these particular items that you are reporting under FACTA Title 1 sec. 151. I have enclosed copies of my state issued identification and social security number to validate my identity.

Thank you,

Print Your Name

# CREDIT INQUIRY REMOVAL REQUEST

---

This letter goes directly to the credit bureaus. If there are inquiries on your credit report that you know that you did NOT authorize or inaccurate, list those below in the BOLD section. Place up to 5 inquiries on a letter.

**Date**

**Your Name**

**Your Address Line 1**

**Your Address Line 2**

**Credit Bureau Name**

**Credit Bureau Address Line 1**

**Credit Bureau Address Line 2**

RE: Credit Inquiry Removal Request

Dear **Credit Bureau Name**,

I am writing to request the removal of certain credit inquiries from my credit report as permitted by the Fair Credit Reporting Act (FCRA). I have reviewed my credit report and have identified several unauthorized or inaccurate credit inquiries that are negatively impacting my credit score.

Please remove these erroneous items IMMEDIATELY and send me an updated copy of my credit report.

- 1. List Inquiry Name Date of Inquiry**
- 2. List Inquiry Name Date of Inquiry**
- 3. List Inquiry Name Date of Inquiry**
- 4. List Inquiry Name Date of Inquiry**
- 5. List Inquiry Name Date of Inquiry**

I kindly request that you thoroughly investigate these inquiries and promptly remove them from my credit if they are found to be unauthorized or inaccurate. According to the FCRA you are required to complete your investigation within 30 days of receiving this request.

I appreciate your attention to the matter and the timely resolution of this request. It is essential for me to have an accurate credit report as it directly impacts my finances. If you require any further information from me, please do not hesitate to contact me at the phone number or mailing address provided above.

Thank you,

Print Your Name

# CREDIT INQUIRY REMOVAL REQUEST

---

This letter goes directly to the credit bureaus. If there are inquiries on your credit report that you know that you did NOT authorize or inaccurate, list those below in the BOLD section. Place up to 5 inquiries on a letter.

**Date**

**Your Name**

**Your Address Line 1**

**Your Address Line 2**

**Credit Bureau Name**

**Credit Bureau Address Line 1**

**Credit Bureau Address Line 2**

RE: Credit Inquiry Removal Request

Dear **Credit Bureau Name**,

I am writing to request the removal of certain credit inquiries from my credit report as permitted by the Fair Credit Reporting Act (FCRA). I have reviewed my credit report and have identified several unauthorized or inaccurate credit inquiries that are negatively impacting my credit score.

Please remove these erroneous items IMMEDIATELY and send me an updated copy of my credit report.

1. **List Inquiry Name Date of Inquiry**
2. **List Inquiry Name Date of Inquiry**
3. **List Inquiry Name Date of Inquiry**
4. **List Inquiry Name Date of Inquiry**
5. **List Inquiry Name Date of Inquiry**

I kindly request that you thoroughly investigate these inquiries and promptly remove them from my credit if they are found to be unauthorized or inaccurate. According to the FCRA you are required to complete your investigation within 30 days of receiving this request.

I appreciate your attention to the matter and the timely resolution of this request. It is essential for me to have an accurate credit report as it directly impacts my finances. If you require any further information from me, please do not hesitate to contact me at the phone number or mailing address provided above.

Thank you,

Print Your Name

# DISPUTE INQUIRY BY PHONE (OPTIONAL)

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Below is a script that you can use to call the CREDIT BUREAUS to have disputes removed. Remember, you may not always get a representative who is willing to help and if that's the case just hang up the line and call again.

Credit Bureaus Telephone Numbers (Check websites as the numbers change)

- Experian: 1-888-397-3742
- TransUnion: 1-800-916-8800
- Equifax: 1- 866-349-5191

Script: NOTE: Of course not every conversation is going to go like this but take control of the call and you will get the results you desire.

CSR Rep: Standard Greeting

You: Hello My name is \_\_\_\_\_ and I'm calling because I noticed inquiries on my credit report that I did NOT authorize. I've already contacted each company and I was told to contact you.

CSR Rep: Was it fraud?

You: I'm not sure but I do know I never gave this company permission to access my credit.

CSR Rep: Have you filed a police report? (NOTE: They may or may not ask this question)

You: No, I only contacted the company and was told to contact you.

---THEY MAY TRANSFER YOU TO THE FRAUD DEPARTMENT AND THIS IS OKAY JUST PROCEED WITH THE SCRIPT THE SAME WAY.--

CSR Rep: What are the inquiries you don't recognize?

You: Here is where you tell them ALL the inquiries you don't recognize and the dates, so already have this information in front of you!

\*\* The CSR Rep may place you on hold while they make changes to your file and when they come back on the line they may request a security freeze, just politely decline.

NOTE: Updates to credit report can take 1-2 days.



# LATE PAYMENT REMOVAL LETTER

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Goal: have the credit bureaus either UPDATE the payment history to current or PAID AS AGREED. This letter is sent to make sure the credit bureaus properly verified the accounts before placing late or missed payments on your credit report.

NOTE: If you have supporting PROOF OF PAYMENT PLEASE SEND A COPY WITH YOUR DISPUTE LETTERS!

***Date***

***Your Name***

***Your Address Line 1***

***Your Address Line 2***

***Credit Bureaus Name***

***Credit Bureaus Address Line 1***

***Credit Bureaus Address Line 2***

Dear ***(Credit Bureau Name)***,

I received a copy of my credit report and I have found the following items listed below to be in error. These accounts are listed with late or missed payments and that is incorrect. The following accounts were NEVER late and should be listed as PAYS or PAID AS AGREED.

***1. Account Name + Account Number Date of Late Payments Listed Here***

***2. Account Name + Account Number Date of Late Payments Listed Here***

***3. Account Name + Account Number Date of Late Payments Listed Here***

***4. Account Name + Account Number Date of Late Payments Listed Here***

Listed Here By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i(a), you must complete this reinvestigation within 30 days of receipt of this letter. Please send an updated copy of my credit report.

Thank you,

PRINT Your Name

# COLLECTION REMOVAL LETTERS

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Steps To Follow: (send these letters CERTIFIED to keep track of dates)

**1. FIRST STEP:** Debt Validation Letter -- As soon as you receive a collection letter, phone call or have an active collection send this letter. If they can't provide proof of validity or fail to respond to your letters that's grounds for deletion. You would file a CFPB complaint for FAILURE TO VALIDATE DEBT!

**2. SECOND STEP:** Pay to Delete Letter -- If they PROPERLY verify the debt send this letter to settle the account and have the account deleted from your credit report. They have 15 days to respond to your offer.

**3. THIRD STEP:** Failure to Validate Letter--Send this letter when collection agencies fail to validate debt but continue to report collection on your credit report. If they send a bill, statement or fail to respond send this letter.

# STEP 1: DEBT VALIDATION LETTER - SEND TO COLLECTION AGENCY

---

**Date**

**Your Name**

**Your Address Line 1**

**Your Address Line 2**

**Collection Agency Name**

**Collection Agency Address Line 1**

**Collection Agency Address Line 2**

RE: List Account Number I am sending this letter in response to a letter you sent me on **(INSERT DATE OF COLLECTION LETTER HERE)**. I want to inform you that this is NOT a refusal to pay but in accordance with my rights under the Fair Debt Collection Practices Act I am disputing this account and requesting a validation of debt. (15 USC 1692g Sec. 809 (b))

I am NOT requesting a verification but I am requesting for validation. I request that your office provide me with evidence that I am obligated to pay you.

Please provide me with the following information:

1. State what the money you say I owe is for
2. How did you come to determine that amount
3. Provide copies of agreements bearing my signature stating that I agreed to pay what you say I owe
4. Show me the proof that you are licensed to collect in my state; provide your license number
5. Provide me with proof that the statute of limitations have not expired
6. A valid, legible copy of the agreement stating the debt and interest charges

If your company fails to comply or respond to this letter within the allotted time of 30 days from the date you receive this letter, this account must be deleted and removed immediately from my credit report. Also, all future attempts to collect this debt must stop.

Thank you,

**PRINT YOUR NAME**

# Step 2: PAY TO DELETE LETTER {SEND TO COLLECTION AGENCY}

---

**Date**

**Your Name**

**Your Address Line 1**

**Your Address Line 2**

**Collection Agency Name**

**Collection Agency Address Line 1**

**Collection Agency Address Line 2**

RE: **Account Number**

Dear **Collection Agency Name**,

This letter is in reference to your letter dated on **(DATE)** in reference to the debt listed above. I wish to settle the account. Please note that this is not in any way me acknowledging that I owe this alleged debt or even me accepting this debt. Neither is it me promising to pay and this shall not be treated as an agreement unless you provide me with a response to the terms stated below.

I'm fully knowledgeable that your company, **(INSERT COLLECTION AGENCY NAME)** has the authority to report this debt to the credit bureaus. You also have the authority to alter the listing as you are the furnisher.

I'm willing to pay **(INSERT SETTLEMENT AMOUNT OR FULL DEBT AMOUNT)** in return for your agreement to delete ALL information associated with this debt from the reporting credit bureaus within 10 days of receipt of payment. If you agree to these terms I am prepared to send payment in the amount of **(\$XX.XX)** made payable to **(INSERT COLLECTION AGENCY NAME)** in exchange for the removal of this debt and all information associated with it.

With accepting this offer you agree to not discuss this offer with any third party, not including the original creditor. Please prepare a letter with your company letterhead agreeing to all the terms bearing a signature of an authorized agent of **(INSERT COLLECTION AGENCY NAME)**. This letter shall be treated as a contract and subject to the laws that apply in my state.

By provisions of the Fair Debt Collection Practices Act, I have the right to dispute this alleged debt and if I do NOT receive your postmarked response within 15 days, I will withdraw this offer and initiate a full verification of this debt.

Forward your response to this letter to the address listed above.

Thank you,

**PRINT YOUR NAME**

# THIRD STEP: FAILURE TO VALIDATE {SEND THIS LETTER TO COLLECTION AGENCY}

---

***Date***

***Your Name***

***Your Address 1***

***Your Address 2***

***Collection Agency Name***

***Collection Agency Address 1***

***Collection Agency Address 2***

***Re: Account Number***

To Whom It May Concern:

This letter is to formally advise you that I believe your company has violated several of my consumer rights. Specifically, you failed to validate a debt at my request, which is a FDCPA violation and you continued to report a disputed debt to the Credit Bureaus: another FCRA violation. Not only have you ignored my prior requests for validation of debt but you continue to report this debt to the credit bureaus causing damage to my character.

This letter will AGAIN request that you follow the FDCPA and please provide the following validation of debt request:

- Proof of your right to own/collect this alleged debt
- Balance claimed including all fees, interest and penalties
- Contract bearing my personal signature

As you may be aware, "Estoppel by Silence" legally means that you had a duty to speak but failed to do so therefore, that must mean you agree with me that this debt is false. I will use the Estoppel in my defense. I expect to receive the proof requested above within 15 days of this letter. Should you again ignore my request for validation of debt I reserve the right to sue your company for violations of my consumer rights as specified under both the FDCPA and the FCRA. I may also seek damages from you if warranted.

Thank you,

***Print Your Name***



# Medical Collection Removal Letter

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*Date*

*Your Name*

*Your Address 1*

*Your Address 2*

*Name of Collection Agency*

*Collection Agency Address 1*

*Collection Agency Address 2*

After recently obtaining a copy of my credit report I became aware that you are reporting a debt to my credit report. Under the laws of the FDCPA (Fair Debt Collection Practices Act), I am requesting that you validate this alleged debt below:

## **ACCOUNT NAME - ACCOUNT NUMBER**

Please provide the following information:

A thorough breakdown of all alleged charges.

Dates of alleged services rendered.

List of services/procedures performed.

Provide a copy of my signature from the provider showing my request to release information to you

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) I reserve the right to protect the privacy of my personal information and medical records from all third party reporting agencies. I never gave permission to your company (**INSERT NAME OF MEDICAL COMPANY HERE**) to release my medical information to (**NAME OF REPORTING CREDIT BUREAU**).

Please send the above requested information to my mailing address listed above. This letter is a request for debt validation and I request full documentation containing all information you received from the service provider of this alleged debt.

Continuing to report this debt without properly validating is a violation of the FCRA (Fair Credit Reporting Act). You have 30 day to respond to this request or this debt will be considered invalid and the demand for removal from your reporting agency will be required.

Thank you,

**PRINT YOUR NAME**

# CHARGE OFF REMOVAL LETTER

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## STEPS FOR SUCCESS:

**Step 1:** Dispute Charge OFF -- outcome will be DELETED, UPDATED or REMAINS/VERIFIED

**Step 2:** Method Of Verification -- send this letter ONLY if they respond verified.

**Step 3:** Pay to Delete -- if they have PROPERLY VERIFIED THE ACCOUNT.

Note: A bill is not proof. You will need a contract bearing your signature.

# STEP 1: CHARGE OFF DISPUTE LETTER

---

**Date**

**Name**

**Address Line 1**

**Address Line 2**

**Credit Bureau Name**

**Address Line 1**

**Address Line 2**

To whom this may concern,

After reviewing my credit reports I noticed that you are alleging that the following accounts are negative without furnishing any proof of verification of this debt or that you followed all laws and regulations to report therefore you must remove all negative and adverse remarks.

**CREDIT ACCOUNT #1**

**CREDIT ACCOUNT #2**

**CREDIT ACCOUNT #3**

**CREDIT ACCOUNT #4**

**CREDIT ACCOUNT #5**

As you know it is against the law to report any information not proven accurate. I demand that you provide me with concrete evidence and all documentation proving that I am or have been late. Please be aware that all negative remarks found on my credit report is a violation of the FCRA and FDCPA when you can not furnish the validity of the remark.

I am not in dispute of the ownership of the account but if you are unable to provide the full reports of how you validated, verified, and how you are in compliance then you must reverse ALL NEGATIVE REMARKS and the listing must show as PAID AND OR PAYS AS AGREED!

Thank you,

**PRINT YOUR NAME**

# STEP 2: METHOD OF VERIFICATION LETTER

---

**Date**

**Your Name**

**Your Address Line 1**

**Your Address Line 2**

**Credit Bureau Name**

**Credit Bureau Address Line 1**

**Credit Bureau Address Line 2**

RE: Method Of Verification

Dear **(Credit Bureau Name)**

I am requesting the Method of Verification for the following disputed account(s)

**(LIST ACCOUNT(S) HERE)**

This is in accordance with the Fair Credit Reporting Act §611(a)(7).

This is not a request for a reinvestigation of the previous dispute. This is rather a request for a Method of Verification where the following items should be provided to ensure the validity of the account(s).

Please provide the following items: identify item(s) by the name of source, such as creditor or tax court, and identify type of item, such as credit account, judgment, etc.

1. The name of the original creditor
2. The creditors address and telephone number
3. The person's name they verified the dispute with
4. The documentation used to verify the dispute

I am anticipating a time response to my request. If you are unable to respond in a timely manner and provide the above items, please Delete the account(s) from my credit report to prevent further damage.

Thank you,

**PRINT NAME HERE**

# STEP 3: PAY TO DELETE LETTER TO BE SENT TO CREDITOR SEND BY CERTIFIED MAIL!

---

*Date*

*Your Name*

*Your Address Line 1*

*Your Address Line 2*

*Creditor Name*

*Creditor Address Line 1*

*Creditor Address Line 2*

RE: *Account Number*

Dear *Creditor Name*,

This letter is in reference to your letter dated on (DATE) in reference to the debt listed above. I wish to settle the account. Please note that this is not in any way me acknowledging that I owe this alleged debt or even me accepting this debt. Neither is it me promising to pay and this shall not be treated as an agreement unless you provide me with a response to the terms stated below.

I'm fully knowledgeable that your company, (INSERT CREDITOR NAME) has the authority to report this debt to the credit bureaus. You also have the authority to alter the listing as you are the furnisher.

I'm willing to pay (INSERT SETTLEMENT AMOUNT OR FULL DEBT AMOUNT) in return for your agreement to delete ALL information associated with this debt from the reporting credit bureaus within 10 days of receipt of payment. If you agree to these terms I am prepared to send payment in the amount of (\$XX.XX) made payable to (INSERT CREDITOR NAME) in exchange for the removal of this debt and all information associated with it.

With accepting this offer you agree to not discuss this offer with any third party, not including the original creditor. Please prepare a letter with your company letterhead agreeing to all the terms bearing a signature of an authorized agent of (INSERT CREDITOR NAME). This letter shall be treated as a contract and subject to the laws that apply in my state.

By provisions of the Fair Debt Collection Practices Act, I have the right to dispute this alleged debt and if I do NOT receive your postmarked response within 15 days, I will withdraw this offer and initiate a full verification of this debt.

Forward your response to this letter to the address listed above.

Thank you,

PRINT YOUR NAME



# STEP 3: PAY TO DELETE LETTER TO BE SENT TO CREDITOR SEND BY CERTIFIED MAIL!

---

*Date*

*Your Name*

*Your Address Line 1*

*Your Address Line 2*

*Creditor Name*

*Creditor Address Line 1*

*Creditor Address Line 2*

RE: *Account Number*

Dear *Creditor Name*,

This letter is in reference to your letter dated on (DATE) in reference to the debt listed above. I wish to settle the account. Please note that this is not in any way me acknowledging that I owe this alleged debt or even me accepting this debt. Neither is it me promising to pay and this shall not be treated as an agreement unless you provide me with a response to the terms stated below.

I'm fully knowledgeable that your company, **(INSERT CREDITOR NAME)** has the authority to report this debt to the credit bureaus. You also have the authority to alter the listing as you are the furnisher.

I'm willing to pay **(INSERT SETTLEMENT AMOUNT OR FULL DEBT AMOUNT)** in return for your agreement to delete ALL information associated with this debt from the reporting credit bureaus within 10 days of receipt of payment. If you agree to these terms I am prepared to send payment in the amount of **(\$XX.XX)** made payable to **(INSERT CREDITOR NAME)** in exchange for the removal of this debt and all information associated with it.

With accepting this offer you agree to not discuss this offer with any third party, not including the original creditor. Please prepare a letter with your company letterhead agreeing to all the terms bearing a signature of an authorized agent of **(INSERT CREDITOR NAME)**. This letter shall be treated as a contract and subject to the laws that apply in my state.

By provisions of the Fair Debt Collection Practices Act, I have the right to dispute this alleged debt and if I do NOT receive your postmarked response within 15 days, I will withdraw this offer and initiate a full verification of this debt.

Forward your response to this letter to the address listed above.

Thank you,

**PRINT YOUR NAME**

# Bankruptcy Removal Letters

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Patience, my friends patience! This could take SEVERAL rounds of letters.  
Please follow ALL steps below in order for best results!

## Step 1: Method Of Verification

This letter is to be sent to the following credit bureaus at the addresses listed below.

- Experian  
PO Box 9701  
Allen, TX 75013
- Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374
- TransUnion Consumer Solutions  
PO Box 2000  
Chester, PA 19016

## Step 2: Court or LexisNexis?

The credit bureaus will either say the court verified the bankruptcy or the third party agency LexisNexis. Depending on who verified determines who you respond to next in this step. Both letters for the court and LexisNexis are below.

- If credit bureaus say court verified, send COURT LETTER.
- If credit bureaus say LexisNexis verified, send Method of Verification Letter to Lexis Nexis.  
LexisNexis Consumer Center  
PO Box 105108  
Atlanta, GA 30348-5108

## Step 3: Responses?

- The court or LexisNexis should have responded to you by now.
- Once you receive a response from the COURT saying they don't verify with THIRD PARTY AGENCIES or CREDIT BUREAUS, send the Bankruptcy Removal Letter AND a COPY of the COURT LETTER to the credit bureaus!
- If you receive a response from LexisNexis they will either respond by DELETING the bankruptcy or stating the court verified.

If the Credit Bureaus said LexisNexis verified send the Bankruptcy Removal Letter below AND a COPY of the LexisNexis dispute results showing the bankruptcy has been deleted.

ALL letters are listed below simply copy & paste into your word document and input your information!

## THINGS TO REMEMBER

Remember it could take several rounds of letters!  
Please be patient with this process.

The credit bureaus have 30 days to investigate and get a response back out to you.

# METHOD OF VERIFICATION

---

***Date***

***Your Name***

***Your Address Line 1***

***Your Address Line 2***

***Credit Bureau Name***

***Credit Bureau Address Line 1***

***Credit Bureau Address Line 2***

RE: ***Method Of Verification***

Dear ***(Credit Bureau Name)***

I am requesting the Method of Verification for the following disputed account(s) ***(LIST BANKRUPTCY CHAPTER AND FILE NUMBER HERE)***

This is in accordance with the Fair Credit Reporting Act §611(a)(7).

This is NOT a request for a reinvestigation of the previous dispute. This is rather a request for a Method of Verification where the following items should be provided to ensure the validity of the account(s).

Please provide the following items: identify item(s) by the name of source, such as creditor or tax court, and identify type of item, such as credit account, judgment, etc.

1. The name of the original creditor
2. The creditors address and telephone number
3. The person's name they verified the dispute with
4. The documentation used to verify the dispute

I am anticipating a time response to my request. If you are unable to respond in a timely manner and provide the above items, please Delete the account(s) from my credit report to prevent further damage.

Thank you,

***PRINT NAME HERE***

**(Send Certified)**

# COURT LETTER

---

***Your Name***

***Your Address Line 1***

***Your Address Line 2***

***Bankruptcy Court Name***

***Bankruptcy Court Address Line 1***

***Bankruptcy Court Address Line 2***

***Date***

Dear Clerk,

My name is ***(INSERT YOUR NAME HERE)***, and I'm writing to you because an entry appears on my credit report that states that I filed bankruptcy in your district. Could you please explain to me how this might occur?

It is my understanding that not only does the court not furnish, verify or validate any information with the credit bureaus but only the last four digits of a debtor's social security number are released to third parties, pursuant to the Federal Rules of Bankruptcy Procedure.

Does the U.S. Bankruptcy Court furnish information to the credit bureaus?

Thank you so much for your time.

Sincerely,

***Your Name***

**(Send Certified)**

Also include a self-addressed stamped envelope)

Now, if LexisNexis responds that the bankruptcy was verified through the courts send the COURT LETTER to the courts. Once you receive a response from the courts stating they don't verify the bankruptcy with third parties send the Bankruptcy Removal Letter AND a COPY of the court letter to LexisNexis. Once the Bankruptcy is removed from LexisNexis send the Bankruptcy Removal Letter, a COPY of the COURT LETTER + the DELETED LexisNexis results to the credit bureaus.

ALL letters are listed below simply copy & paste into your word document and input your information!

#### THINGS TO REMEMBER

Remember it could take several rounds of letters!

Please be patient with this process.

The credit bureaus have 30 days to investigate and get a response back out to you.



# BANKRUPTCY REMOVAL LETTER

---

*Date*

*Your Name*

*Your Address Line 1*

*Your Address Line 2*

*Credit Bureau Name*

*Credit Bureau Address Line 1*

*Credit Bureau Address Line 2*

RE: *Bankruptcy File Number*

*SSN Number*

Dear *(Credit Bureau Name)*:

I obtained my **(CREDIT BUREAU NAME)** credit report online. There were U.S. Bankruptcy Court items listed on my credit reports. Per the FCRA 623(a)(5): "If the Credit Bureau cannot VALIDATE the information with the ORIGINAL CREDITOR, they must remove said information from the consumer credit file".

The County Recorder of Deeds and the Bankruptcy Courts have both mailed me letters which emphatically stated that they do NOT provide any information to credit reporting agencies, nor do they ever validate and/or confirm public records. It is the credit reporting agencies, and/or other third party providers who collect information regarding public cases from public records. Public records information is NEVER validated by the Recorder of Deeds nor the U. S. Court system due to the Fair Credit Reporting Agency PRIVACY LAW.

My inquiry to the County Recorder of Deeds and U. S. Bankruptcy Courts confirmed **(Credit Bureau Name)** has never validated or verified these public record entries on my credit report, neither will they ever be by them. They further stated while they are NOT liable or responsible for any MISUSE or INCORRECT public records, nor the distribution of said information, public records may, and oftentimes are, reported by third party sources unawares to the consumer, and in most cases, incorrectly. Considering the information indicating a Fair Credit Reporting Act violation, I need all tax lien and bankruptcy information currently showing under my social security number to be PERMANENTLY DELETED from my credit report immediately.

**(Credit Bureau NAME)** needs to provide me with copies of all documentation associated with these Public Record Accounts bearing either a court order to place this information in my credit report, or my authorization of release bearing my signature. In the meantime, to be in full compliance with the FCRA laws and guidelines, all the information listed under "Public Records" needs to be immediately deleted from the credit file you maintain under my name and social security number. Be further advised that I am closely monitoring my credit file. Per the Federal Law, you have exactly 30 days to complete this investigation as outlined per the Fair Credit Reporting Act 623(a)(3).

Per the Federal Credit Reporting Act, Section 609(a)(1)(a), you are required by federal law to verify – through physical verification of the original signed consumer contract and/or judgment(s) – all accounts and public information that you post on anyone's credit report. Otherwise, anyone paying for your reporting services could fax, mail, email in fraudulent and erroneous account information. As such, if this unauthorized public record information is not deleted from my credit report within the next 30 days, I will be filing a complaint to the Federal Trade Commission, Consumer Financial Protection Bureau.

Failure to respond in a satisfactory manner within 30 days of receipt of this certified letter will result in a small claims action against the (Credit Reporting Bureau Name). I will be seeking no less than \$5,000 in damages for, but not limited to: 1) Defamation; 2) Negligent Enhancement of Identity Fraud; 3) Violation of the Fair Credit Reporting Act and Consumer Financial Protection Bureau.

Sincerely,  
PRINT YOUR NAME

# Repo Removal Letters

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Send a copy of the letters below to the collection agency via Certified Return Receipt Request.

## REPO REMOVAL LETTER # 1

***Date***

***Your Name***

***Your Address 1***

***Collection Agency Name***

***Collection Agency Address 1***

***Collection Agency Address 2***

***Name of Original Creditor***

***Original Creditor Address***

***Name of Car Dealer***

***Car Dealer Address***

***Car Make:***

***Card Model:***

***Car Vin #:***

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 by (list name of company who sold the car).

Under the laws of the State of (State where the car was repossessed) and State RISA and MVISA statutes a deficiency can not be claimed unless all of 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.

Sincerely,

PRINT YOUR NAME

# REPO REMOVAL LETTER # 2

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SEND SECOND REPO REMOVAL LETTER 14 DAYS AFTER SENDING THE REPO REMOVAL LETTER # 1

SEND THIS LETTER TO THE CREDIT BUREAUS:

Date

Your Name

Your Address

Collection Agency Name

Collection Agency Address

Name of Original Creditor

Original Creditor Address

Name of Car Dealer

Car Dealer Address

Car Make:

Card Model:

Car Vin #:

I am writing this letter in regards to the account (account #) referenced above that is being listed on my credit report by (NAME OF COMPANY). This account has not been properly verified and as you know 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.

For obvious reasons, I am maintaining very detailed records of all my correspondence with you in preparation to file a complaint with the Attorney General's office and the Consumer Financial Protection Bureau if you continue to list this item on my credit report. This debt is not mine and I was given no evidence of my obligation to pay this debt to this collection agency.

The FCRA requires you to verify the validity of the item within 30 days. If the account can not be verified, you are obligated by law to remove the item and if you do verify this item please provide the complete name of the person who verified this information, telephone number, the date you spoke, all documentation provided to you, and the method of verification as well. There is a clear case of unverified debt here, and I urge you to remove this item before I am forced to take legal action. In the event that you can not verify the item pursuant to the FCRA, and you continue to list the disputed item on my credit report I will find it necessary to sue you for actual damages and declaratory relief under the FCRA.

According to this regulation, I may sue you in any qualified state or federal court, including small claims court in my area.

While I prefer not to litigate, I will use the courts as needed to enforce my rights under the FCRA.

PRINT YOUR NAME

# FOLLOW SUIT LETTER

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Note: Send this letter when one bureau deletes an item and the others don't.  
The goal here is to get the bureaus to delete an item because the other bureau(s) did.

DATE

YOUR NAME

YOUR ADDRESS 1

YOUR ADDRESS 2

CREDIT BUREAU NAME

CREDIT BUREAU ADDRESS 1

CREDIT BUREAU ADDRESS 2

RE: Personal request to ensure that NO INACCURATE DEROGATORY information is reporting on my Consumer Credit Report and that any such information, ESPECIALLY THOSE PREVIOUSLY DELETED by other CRAs, are immediately deleted from my file.

To Whom This May Concern:

It is unlawful, and a DIRECT VIOLATION of several FEDERAL laws and statutes to report inaccurate, misleading or unverified information. On (DATE) I received a response from (CREDIT BUREAU) stating that the following account could not be verified and it was immediately DELETED from my credit file.

LIST ACCOUNT(s) THAT WAS DELETED FROM ANOTHER BUREAU Per the PROCEDURES and laws stated in 15 U.S.C. 1681i and its subsections I have requested that ALL FURNISHERS related to this account and CONSUMER REPORTING AGENCIES in which this item has been dispute bed NOTIFIED of the DELETION of this account due to FAILURE TO PROVE ITS VALIDITY. As stated above, I have requested information be sent to all CRAs and I anticipate that each CRA will follow suit in DELETION OF THE ACCOUNT. To Ensure that you receive NOTIFICATION I am including the following attachments to this letter:

Copy of my dispute response showing that this account has been DELETED from my credit file due to their inability to to FULLY VERIFY and certify the accuracy of this account. PER FEDERAL LAW and the standards set forth by all committees overseeing consumer reporting agencies, continuing to report this account on my credit file is a violation of my rights.

Please DELETE THIS ACCOUNT IMMEDIATELY so we can avoid further potential of a consumer or legal complaint.

Regards,

PRINT YOUR NAME

# GOODWILL LETTER

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## Goodwill Letter Instructions

- Note: When sending a goodwill letter you are admitting to making a late payment and seeking an act of kindness from the creditor to remove the late payments.
- Note: The older the account the better the results.
- Note: Companies DO NOT have to comply with the request and are under no obligation to.
- Goodwill letters can be mailed or e-mailed. It's all about preference and if the email for the company CEO is made available. CEO emails have been proven more effective.
- CEO Emails: [www.ceoemail.com](http://www.ceoemail.com)

Simply type in the company name in the search bar and if the CEOs email is available use that. If not, mail in your letter to the company. Some companies may respond that they don't offer acts of goodwill. Try again.

### ➤ Frequently Requested CEO Emails

Capital One Bank - [rich.fairbank@capitalone.com](mailto:rich.fairbank@capitalone.com)  
First Premier Bank - [dana.dykhouse@firstpremier.com](mailto:dana.dykhouse@firstpremier.com)  
Credit One Bank - [robert.dejong@creditonebank.com](mailto:robert.dejong@creditonebank.com)  
Discover - [rogerhochschild@discover.com](mailto:rogerhochschild@discover.com)

Always customize your letter to best fit your situation. I have examples included in the letter but make it personal. If you need to add more details I highly suggest doing so.

- This letter goes to the COMPANY not the credit bureaus.
- PLEASE REMOVE THE BOLD FONT AND BRACKETS IN THE TEMPLATE BELOW BEFORE SENDING THE LETTER!



Date:

Your Name

Your Address 1

Your Address 2

Creditor OR Credit Card Company Name

Creditor OR Credit Card Address

Creditor OR Credit Card Address

Re: [Account Number or Acct Ending in XXXX]

To Whom It May Concern:

I want to personally thank you for taking the time to read this letter. After reviewing my most recent credit reports I noticed late payments on [LIST DATES] for my [NAME OF CREDITOR/CREDIT CARD COMPANY] account.

I fully understand my obligation to make on time payments, and if it weren't for [loss of my job, hours being cut, illness, family emergency, returning to school - PLEASE STATE YOUR REASON] , that caused me to miss a payment, I'd have an outstanding payment history. Since then, I have consecutively made on-time payments and kept my credit utilization low.

I'm planning to [finance a car, apply for a mortgage - PLEASE STATE YOUR REASON] and the missed payment on my credit report could drastically affect my chance of qualifying. As stated, before I fully understand my financial obligation but this is not an accurate reflection of my ability to repay debts owed. I would greatly appreciate it if you could give me a second chance and remove the late payment on [INSERT DATE OF LATE PAYMENT]

Thank you for your consideration, and I hope you'll approve my request.

Sincerely,

Your Name

# Resources

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## Credit Report Dispute Letter Generator:

- Create custom credit dispute letters online for free with ULRV's easy-to-use tool.
- <https://ulrvfec.org/credit-dispute-letter-generator>

## Credit Monitoring Services:

- **SmartCredit:** A tri-merged credit monitoring service providing reports from all three major bureaus.  
• <https://www.smartcredit.com/HomeReferralNetwork>
- **FreeScoreNow:** Get instant access to your free credit score and monitor your financial health.  
• <https://myfreescorenow.com/en/creditsnapshot/user/register/16634?source=HOMEReferralNetwork>
- **Experian:** Access your credit report and monitoring services from one of the three major credit bureaus.  
• <https://www.experian.com>
- **Credit Karma:** A free service displaying scores from Equifax and TransUnion with personalized recommendations.  
• <https://www.creditkarma.com>
- **Annual Credit Report:** Get your official free credit report from each bureau once every 12 months.  
• <https://www.annualcreditreport.com/index.action>

## Identity Theft & Consumer Protection:

- Federal Trade Commission (FTC): If you feel your rights have been violated or identity may have compromised, contact this office immediately.  
• <https://www.ftc.gov>

 **Consumer Financial Protection Bureau (CFPB):** File a complaint if a company or credit bureau is unresponsive to your disputes.

- <https://www.consumerfinance.gov/complaint>



## Check Your Credit For FREE

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## CREDIT SCORE RANGE:

300-579 Very Poor  
580-669 Fair  
670-739 Good  
740-799 Very Good  
800-850 Exceptional

- ✓ Get your **FREE** credit score
- ✓ Get your **FREE** credit report summary
- ✓ Get a credit consultation
- ✓ **No** Credit Card Required

[Get Started](#)

There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or another party in exchange for your receiving HUD housing counseling and/or education services.

[Click here to view our Housing Counseling Disclosure.](#)