FiStarr

Credit Dispute Letter Templates

FCRA & FDCPA

5 ready-to-use dispute letters covering bureau disputes, debt validation, pay-for-delete negotiations, goodwill removals, and identity theft.

Customize the bracketed fields with your information. Send via USPS Certified Mail with Return Receipt Requested.

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How to use these templates: Replace every [BRACKETED] field with your actual information before sending. Remove any instructions written in italics. Never leave a blank field — leave nothing for a creditor or bureau to question. Always send via USPS Certified Mail with Return Receipt Requested and keep your tracking number.

TEMPLATE 1

Bureau Dispute Letter

General inaccuracy dispute sent directly to Equifax, Experian, or TransUnion.

Legal Authority: Fair Credit Reporting Act (FCRA) — Section 611

YOUR FULL LEGAL NAME

YOUR STREET ADDRESS

YOUR CITY, STATE, ZIP

DATE

To:

BUREAU NAME (Equifax / Experian / TransUnion)

BUREAU MAILING ADDRESS

Re: Formal Dispute of Inaccurate Credit Report Information

To Whom It May Concern,

I am writing to formally dispute inaccurate information appearing on my credit report. I have reviewed my credit report and identified the following item(s) that are inaccurate, incomplete, or unverifiable and must be corrected or removed pursuant to the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.

Item(s) Being Disputed:

Creditor / Account Name	Account Number	Reason for Dispute
[Creditor Name]	[Acct # or Last 4]	[Not mine / Wrong balance / Wrong date / Duplicate / Other]
[Creditor Name]	[Acct # or Last 4]	[Not mine / Wrong balance / Wrong date / Duplicate / Other]

Under Section 611 of the FCRA, you are required to conduct a reasonable investigation of this dispute and provide me with the results within 30 days of receiving this letter. If you cannot verify the accuracy

of the disputed information within that period, you are required to delete it from my credit report.

I request that you:

1. Investigate the disputed item(s) listed above.

2. Forward all relevant information to the furnishing creditor.

3. Provide me with written results of your investigation.

4. Remove or correct any information that cannot be verified.

Please send the results of your investigation to my address listed above. I am also requesting an updated copy of my credit report reflecting any changes made.

Enclosed: Copy of government-issued ID, copy of Social Security card (last 4 only), proof of address.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

[DATE]

Send to: Equifax: P.O. Box 740256, Atlanta, GA 30374 | Experian: P.O. Box 4500, Allen, TX 75013 | TransUnion: P.O. Box 2000, Chester, PA 19016

TEMPLATE 2

Debt Validation Letter

Demand for debt verification sent to a collection agency. Send within 30 days of first contact.

Legal Authority: Fair Debt Collection Practices Act (FDCPA) — Section 809

YOUR FULL LEGAL NAME

YOUR STREET ADDRESS

YOUR CITY, STATE, ZIP

DATE

To:

COLLECTION AGENCY NAME

COLLECTION AGENCY ADDRESS

RE: Account / Reference Number

To Whom It May Concern,

I am writing in response to a collection notice I received from your agency regarding the above-referenced account. This letter is not a refusal to pay, but a notice that your claim is disputed.

Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g (Section 809), I have the right to request verification of this debt within 30 days of receiving your initial notice. I am formally exercising that right.

I request that you provide the following:

1. The name and address of the original creditor

2. The amount of the original debt and a complete accounting of all fees, interest, and charges added since the original default

3. Proof that your agency is licensed to collect debts in my state

4. A copy of the original signed contract or agreement creating this debt

5. Proof that the statute of limitations on this debt has not expired

Until this debt is verified in writing, you must cease all collection activity, including reporting this account to any credit bureau. If you report or continue to report this unverified debt to any bureau, I will file complaints with the Consumer Financial Protection Bureau (CFPB) and my state attorney general.

Do not contact me by phone. All further communication must be in writing to the address listed above.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

[DATE]

Important: Send this via USPS Certified Mail with Return Receipt Requested. Keep the tracking number and the green card when it is returned. This is your legal proof that the collector received your dispute within the 30-day window.

TEMPLATE 3

Pay-for-Delete Request Letter

Negotiate removal of a collection account in exchange for payment. Get written agreement FIRST.

Legal Authority: Fair Credit Reporting Act (FCRA) — Section 623

YOUR FULL LEGAL NAME

YOUR STREET ADDRESS

DATE

To:

COLLECTION AGENCY NAME

COLLECTION AGENCY ADDRESS

RE: Account / Reference Number | Original Creditor

To Whom It May Concern,

I am writing regarding the above-referenced account which your agency is currently reporting to the credit bureaus. I am prepared to resolve this account, and I am proposing the following arrangement:

Settlement Offer:

I am willing to pay $[OFFER AMOUNT] as full and final settlement of the alleged debt of $[ORIGINAL AMOUNT], provided that your agency agrees in writing to the following conditions:

1. Upon receipt of payment, your agency will permanently delete this account and all associated collection tradelines from my Equifax, Experian, and TransUnion credit reports within 30 days.

2. Your agency will not sell, transfer, or report this debt to any other party.

3. This agreement will serve as full and final satisfaction of the alleged debt.

This offer is contingent upon receiving your written agreement to these terms before any payment is made. I will not issue payment based on a verbal commitment. Please respond in writing on your official

letterhead.

If these terms are acceptable, please sign and return a copy of this letter to my address above. Upon receipt of your written agreement, I will submit payment via [MONEY ORDER / CASHIER'S CHECK] within [5] business days.

This is not an acknowledgment of the debt. I reserve all rights under the FDCPA and FCRA.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

[DATE]

> **Critical rule:** Never pay before receiving written confirmation of deletion. A verbal promise is unenforceable. Pay-for-delete works best on accounts that are still within the statute of limitations and where the collector actually has authority to delete the tradeline.

TEMPLATE 4

Goodwill Late Payment Removal Letter

Request removal of a late payment from the original creditor — not the bureau. Works best for isolated incidents.

Legal Authority: Goodwill Request — No Statutory Requirement

YOUR FULL LEGAL NAME

YOUR STREET ADDRESS

DATE

To:

CREDITOR NAME

CREDITOR MAILING ADDRESS — Customer Relations Department

RE: Account Number

Dear Customer Relations Team,

I am writing to request a goodwill adjustment to my account history. I have been a customer since [YEAR] and have always valued my relationship with [CREDITOR NAME].

In [MONTH/YEAR], I incurred a late payment on my account due to [BRIEF HONEST EXPLANATION — e.g., a medical emergency, unexpected job loss, a billing address change that caused me to miss a statement, etc.]. This was an isolated incident that does not reflect my overall payment history or my commitment to my financial obligations.

Since that time, I have [describe positive steps — e.g., set up autopay, maintained consistent on-time payments for X months, paid down my balance, etc.]. I have learned from this experience and it will not happen again.

I am requesting that you exercise your discretion as the data furnisher and remove the late payment notation from my credit report as a goodwill gesture. I understand this is not required by law, and I appreciate the consideration.

A single late payment from an otherwise strong account history is causing meaningful harm to my credit score and affecting my ability to [state your goal — qualify for a mortgage, reduce interest rates, access business financing, etc.].

Thank you sincerely for taking the time to consider my request. I remain a loyal and committed customer.

Respectfully,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

[ACCOUNT NUMBER]

[CONTACT PHONE OR EMAIL]

[DATE]

> **Tips for success:** Be genuine, brief, and specific about the hardship. Send to the executive offices or customer relations department — not the general dispute line. If denied, wait 60 days and try again, or ask a different representative. This is a request for goodwill, not a legal demand.

TEMPLATE 5

Identity Theft Dispute Letter

Dispute fraudulent accounts or inquiries resulting from identity theft. Send with FTC Identity Theft Report.

Legal Authority: Fair Credit Reporting Act (FCRA) — Section 605B | 15 U.S.C. § 1681c-2

YOUR FULL LEGAL NAME

YOUR STREET ADDRESS

DATE

To:

BUREAU NAME

BUREAU ADDRESS

RE: Identity Theft — Request for Block of Fraudulent Information

To Whom It May Concern,

I am a victim of identity theft and I am writing to request that you block the fraudulent information appearing on my credit report pursuant to Section 605B of the Fair Credit Reporting Act, 15 U.S.C. § 1681c-2.

I have filed an Identity Theft Report with the Federal Trade Commission (FTC Report Number: [YOUR FTC REPORT NUMBER]) and I am enclosing a copy with this letter. I am also enclosing a copy of my government-issued photo ID and proof of address.

Fraudulent Account(s) / Inquiry(ies) to Be Blocked:

Creditor / Account Name	Account Number	Type
[Creditor Name]	[Account #]	[Account / Inquiry / Both]
[Creditor Name]	[Account #]	[Account / Inquiry / Both]

I certify that the information I am providing is true and accurate to the best of my knowledge, and that the items listed above were not created by me or with my authorization.

Under Section 605B, you are required to block this information within 4 business days of receiving this letter if I provide the required documentation. Please confirm the block in writing and provide me with an updated copy of my credit report.

I am also requesting that you:

1. Place a fraud alert on my credit file

2. Provide me with a free copy of my credit report

3. Notify all furnishers of the blocked information of the block

Enclosed: FTC Identity Theft Report, copy of government-issued photo ID, proof of address.

Sincerely,

[YOUR SIGNATURE]

[YOUR PRINTED NAME]

[DATE]

To file your FTC Identity Theft Report: identitytheft.gov

> **After sending:** Place fraud alerts with all three bureaus (Equifax, Experian, TransUnion). Consider a credit freeze for stronger protection. File a police report in addition to your FTC report — some creditors require both.

Disclaimer & How to Send

Not legal advice. These templates are provided by FiStarr (fistarr.com) for educational purposes only. They do not constitute legal advice. For complex disputes or legal matters, consult a consumer law attorney.

Always send certified mail. USPS Certified Mail with Return Receipt Requested. Keep your tracking number and the signed green card as proof of delivery. This creates a legal paper trail and triggers the bureau's 30-day investigation clock.

Keep copies of everything. Make copies of every letter you send and every response you receive. Create a folder (physical and digital) for your dispute correspondence.

Customize every field. Every [BRACKETED] field must be replaced with your actual information. Sending a template with blank brackets will undermine your dispute.

Monitor your report. Check your credit report 35–45 days after sending each letter to confirm changes. Use AnnualCreditReport.com for free bureau reports.

Additional resources. CFPB complaint portal: consumerfinance.gov/complaint | FTC identity theft: identitytheft.gov | FiStarr blog: fistarr.com/blog

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