



BUSINESS & REAL ESTATE LOANS
MADE SIMPLE

CLIENT CREDIT IMPROVEMENT KIT

Education • Dispute Templates • Credit-Building Tools

2026 EDITION

Business & Real Estate Loans Made Simple

capitalconsultingcorp.com

WELCOME

A practical guide for consumers who want a cleaner, more accurate credit profile.

Capital Concepts & Consulting Corp created this client edition to help consumers understand credit reports, identify inaccuracies, communicate clearly with credit bureaus and furnishers, and build stronger credit habits over time. The original source kit that inspired this format was published in 2019; this edition updates the organization, language, contact information, and legal references for 2026.

Consumer notice: This kit is educational information, not legal advice and not a promise of any score increase, deletion, approval, or loan result. Dispute only information you genuinely believe is inaccurate, incomplete, duplicated, obsolete, or not yours. Accurate negative information generally can remain for the time allowed by law. If you need legal advice, consult a qualified consumer-law attorney.

How to use this kit

- Pull all three credit reports and save a dated copy of each.
- Circle or highlight each item that appears wrong and gather supporting documents.
- Use the template that best matches the issue; customize it with specific facts and evidence.
- Keep copies of everything you send and proof of delivery.
- Track responses, follow-up dates, and changes using the forms at the end of this kit.
- Build positive history at the same time by paying on time, keeping revolving utilization modest, and limiting unnecessary new applications.

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FEDERAL FAIR CREDIT REPORTING ACT (FCRA)

BASICS

The FCRA (15 U.S.C. § 1681 et seq.) is the federal law governing consumer reports. Its core goals include accuracy, fairness, and privacy. It gives consumers rights to access their files, dispute inaccurate or incomplete information, and receive notice when information in a consumer report is used against them.

- You may request your credit reports and review the information being reported about you.
- If you dispute information with a nationwide credit bureau, the bureau generally must conduct a reasonable reinvestigation, usually within 30 days. See 15 U.S.C. § 1681i.
- If information is inaccurate, incomplete, or cannot be verified after reinvestigation, the bureau must delete or modify it as required by the FCRA.
- A furnisher (such as a lender or collection company) also has duties when a bureau sends it a dispute. Furnisher duties are addressed in 15 U.S.C. § 1681s-2.
- If a dispute is not resolved to your satisfaction, you may add a brief statement explaining the dispute to your file.
- Consumer reports may be provided only for legally permissible purposes, such as a credit application, account review, insurance underwriting, employment with proper authorization, and other purposes recognized by the FCRA.

Accuracy matters: The FCRA does not require the removal of accurate, current negative information merely because it is unfavorable. A successful dispute depends on facts, documentation, and what the investigation establishes.

Primary statutory references: 15 U.S.C. §§ 1681b, 1681c, 1681e, 1681g, 1681i, 1681j, and 1681s-2.

FCRA RIGHTS & COMMON TIMEFRAMES

- Reinvestigation: usually 30 days after the bureau receives a dispute; in some circumstances the period may be extended when the consumer later provides additional relevant information.
- Results: after completing the reinvestigation, the bureau must provide written results and, if the report changed, an updated disclosure.
- Method of verification: after receiving dispute results, a consumer may request a description of the procedure used to determine accuracy and completeness, including business contact information when available.
- Obsolete information: many adverse items are generally limited to about seven years, while bankruptcies may be reported longer under the FCRA. The exact running period depends on the type of information.
- Adverse action: if a creditor, insurer, employer, or other user takes adverse action based on a consumer report, the consumer is entitled to notice with information about the reporting company and other rights.
- Identity theft: the FCRA provides special blocking procedures for information resulting from identity theft when required documents are supplied.

Best practice: Keep your dispute factual. Identify the exact company, account number (or last four digits), specific field that is wrong, what the correct information should be, and the documents that prove it.

FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

BASICS

The FDCPA (15 U.S.C. § 1692 et seq.) regulates many third-party debt collectors and debt buyers collecting consumer debts. It does not apply in exactly the same way to every original creditor or every type of debt.

- **Communication limits:** collectors generally may not communicate at unusual or inconvenient times or places and, absent special circumstances, should not contact you at work when they know your employer prohibits such contact. See § 1692c.
- **Harassment:** collectors may not use threats of violence, obscene language, or repeated calls intended to annoy, abuse, or harass. See § 1692d.
- **False or misleading representations:** collectors may not misrepresent the amount or legal status of a debt, falsely imply government affiliation, or threaten action that is not lawful or not intended. See § 1692e.
- **Unfair practices:** collectors may not use unfair or unconscionable means to collect a debt. See § 1692f.
- **Validation information:** the FDCPA requires certain debt-validation information, and a timely written dispute can trigger additional protections. See § 1692g.
- **Cease communication:** a written request can require a covered debt collector to stop most communications, subject to limited exceptions. See § 1692c(c).

Important: A cease-communication letter may stop calls and letters, but it does not erase a valid debt and does not prevent lawful collection remedies.

STRATEGY TO IMPROVE YOUR CREDIT PROFILE

- Start with accuracy. Fix wrong personal information, mixed files, duplicate accounts, incorrect late payments, inaccurate balances, and accounts that are not yours.
- Prioritize mortgage-impact items. Recent late payments, collections, charge-offs, high revolving balances, and unresolved disputes can affect underwriting even when the score itself is acceptable.
- Do not blanket-dispute accurate information. Unsupported mass disputes can be rejected as frivolous and can create underwriting issues when accounts show active dispute comments.
- Pay every open account on time. Payment history is one of the most important score factors.
- Reduce revolving utilization. Lower reported card balances can help, especially when a card is near its limit.
- Avoid unnecessary applications. New hard inquiries and newly opened accounts can affect scoring and underwriting.
- Preserve older accounts when sensible. Length of history can matter, but account fees and overall financial health matter too.
- Document settlements before paying. If negotiating a collection or charged-off debt, get terms in writing before sending money.

Client expectation: There is no legitimate method that guarantees “perfect credit” or guarantees deletion of accurate negative information. The objective is an accurate report and a stronger financial profile.

HOW TO GET STARTED

- Get all three reports from AnnualCreditReport.com. The nationwide bureaus currently allow free weekly online access through the authorized site.
- Save each report as a PDF and note the date pulled. Reports can differ because not every creditor reports to every bureau.
- Create a dispute worksheet with columns for Bureau, Creditor, Account, Problem, Correct Information, Evidence, Date Sent, Due Date, and Result.
- Gather proof: canceled checks, bank statements, payment confirmations, payoff letters, settlement letters, court documents, identity theft reports, or creditor correspondence.
- Send only copies of supporting documents, never irreplaceable originals.
- For mailed disputes, certified mail is useful because it creates delivery evidence. Online disputes can be convenient, but save screenshots and confirmation numbers.

Official free-report site: AnnualCreditReport.com

CREDIT BUREAU MAILING ADDRESSES

Verify addresses before mailing because bureaus can update processing locations.

Equifax Information Services LLC

P.O. Box 740256
Atlanta, GA 30374

Experian

P.O. Box 4500
Allen, TX 75013

TransUnion Consumer Solutions

P.O. Box 2000
Chester, PA 19016-2000

Mailing disputes: Include enough identifying information for the bureau to locate your file, but protect sensitive data. When a form permits, use only the last four digits of an account number. Follow each bureau's current identity-verification instructions.

Current dispute guidance can be found on each bureau's official website. The addresses above were checked against official bureau materials in September 2026.

HOW TO IDENTIFY NEGATIVE OR INACCURATE INFORMATION

- Late-payment status: 30/60/90+ days past due. Confirm the month, amount due, and payment date.
- Charge-off: an accounting status indicating the creditor treated the account as a loss; it does not automatically mean the debt is no longer owed.
- Collection: a debt placed with or sold to a collection company. Check original creditor, balance, dates, and whether the same debt is being duplicated.
- Repossession / foreclosure: verify dates, balance, deficiency, sale proceeds, and whether the account is reported consistently.
- Bankruptcy: verify chapter, filing date, discharge/dismissal status, and whether accounts included in bankruptcy are accurately shown.
- Duplicate tradelines: the same obligation may appear under more than one company after sale or transfer; duplication is not always inaccurate, so compare balances/status carefully.
- Hard inquiries: check whether you actually applied for credit or otherwise gave a permissible purpose.
- Personal information: wrong names, addresses, employers, or Social Security data can signal a mixed file or identity theft.

ADDING POSITIVE CREDIT HISTORY

Positive history is built by having accounts that report accurate, on-time payment behavior over time. Common strategies include becoming an authorized user, opening a secured credit card, or using a credit-builder / savings-secured loan. Results vary by scoring model and lender.

Authorized user accounts

- Ask a trusted person only if the issuer reports authorized-user data to the bureaus.
- The primary cardholder remains responsible for the account. A high balance or late payment can hurt rather than help.
- Some scoring models or lenders may discount authorized-user accounts, especially when the consumer has little independent credit.
- Never misrepresent your relationship to an account or pay a stranger to “rent” a tradeline.

No guarantee: No authorized-user strategy guarantees a specific score increase, and reporting practices differ by issuer.

SECURED CREDIT CARDS

A secured card typically requires a refundable deposit that helps establish the credit limit. It can be useful for building or rebuilding credit when the issuer reports to one or more nationwide bureaus.

- Choose a card that reports to all three nationwide bureaus if possible.
- Compare annual fees, APR, upgrade/refund policies, and whether there are avoidable monthly maintenance fees.
- Use the card for small recurring purchases and pay on time every month.
- Paying the statement balance in full avoids interest on most cards when the grace period applies.
- Low reported utilization can be helpful, but there is no need to carry interest-bearing debt just to build credit.

Product check: A “prepaid” debit card generally does not build credit because it is not a credit account. Verify that the product is actually a secured credit card and that it reports payment history.

CREDIT-BUILDER / SAVINGS-SECURED LOANS

Credit-builder loans and savings-secured loans can add installment-payment history. The structure varies: some products hold loan proceeds in a savings account until payments are completed, while others lend against funds already on deposit.

- Confirm that the lender reports to the bureaus you want to build with.
- Review APR, fees, loan term, and whether early payoff reduces the amount of payment history reported.
- Automate the payment if your bank balance can support it; a late payment defeats the purpose.
- Do not open multiple loans simply to create tradelines unless the cost and financial benefit make sense.
- Keep enough emergency cash outside the pledged account.

CONTACT INFORMATION & OFFICIAL RESOURCES

AnnualCreditReport.com: www.annualcreditreport.com - Official source for free nationwide credit reports.

Federal Trade Commission - Consumer Advice: consumer.ftc.gov - Credit, identity theft, scams, and consumer-protection guidance.

Consumer Financial Protection Bureau: www.consumerfinance.gov - Credit-report guidance, complaint portal, and consumer reporting company list.

IdentityTheft.gov: www.identitytheft.gov - FTC recovery plan and identity-theft report tools.

Equifax: www.equifax.com - Credit report, dispute, freeze, and fraud-alert resources.

Experian: www.experian.com - Credit report, dispute, freeze, and fraud-alert resources.

TransUnion: www.transunion.com - Credit report, dispute, freeze, and fraud-alert resources.

LETTER 1: REQUEST FOR CREDIT REPORT

Use when you want a mailed disclosure directly from a credit bureau.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

Please provide a copy of my consumer credit file disclosure. My identifying information is provided below so you can locate my file. I have enclosed copies of the identity/address documents required by your current procedures.

Please send the report to my current mailing address shown below. If there is a fee, please notify me before processing unless I am entitled to the report without charge under applicable law.

Sincerely,

[Consumer Name]

Consumer Name	_____
SSN (last 4)	_____
Date of Birth	_____
Current Address	_____
Previous Address	_____
Phone / Email	_____
Date	_____
Signature	_____

LETTER 2: FREE REPORT AFTER ADVERSE ACTION

Use after a lender or other user takes adverse action based on a consumer report.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

I recently received an adverse-action notice stating that information from your consumer report was used in connection with a decision concerning my application. I am requesting the free file disclosure available after adverse action under the Fair Credit Reporting Act.

Adverse-action notice date: **[Date]**

Company that took the action: **[Company]**

Application/reference number: **[Number]**

Please send my current file disclosure to the address listed below. I have enclosed a copy of the adverse-action notice and the identification documents required to locate my file.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 3: DISPUTE INACCURATE INFORMATION

Use only for information you genuinely believe is inaccurate or incomplete.

[Date]

[Credit Bureau Name]

[Mailing Address]

Re: FCRA dispute under 15 U.S.C. § 1681i

To Whom It May Concern:

I am disputing the accuracy and/or completeness of the item(s) identified below. Please conduct a reasonable reinvestigation and forward all relevant information and supporting documents I have provided to the furnisher.

For each disputed item, I have identified what is being reported, why it is inaccurate, what I believe the correct information should be, and the documents supporting my position.

Please send me the written results of your reinvestigation and an updated credit report if any change is made.

Sincerely,

[Consumer Name]

Company / Account	Information Reported	Why Incorrect	Requested Correction
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 4: REMOVE OBSOLETE INFORMATION

Use when an item appears to exceed the FCRA reporting period for that type of information.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

I am disputing the continued reporting of the item(s) listed below because the reporting period appears to have expired under 15 U.S.C. § 1681c.

Please reinvestigate the date information used to calculate the reporting period, including the date of first delinquency when applicable. If the information is obsolete, please delete it from my file and send me the results of your reinvestigation.

Sincerely,

[Consumer Name]

Company / Account	Date(s) Reported	Reason It Appears Obsolete
_____	_____	_____
_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 5: FOLLOW-UP ON UNRESOLVED DISPUTE

Use when the normal investigation period has passed and you have not received a proper response.

[Date]

[Credit Bureau Name]

[Mailing Address]

Re: Follow-up to dispute received **[Delivery Date / Tracking Number]**

To Whom It May Concern:

On **[Original Date]**, I submitted a dispute concerning the item(s) listed below. Delivery records show the dispute was received on **[Date]**. I have not yet received the written results required after completion of the reinvestigation.

Please confirm the status of the reinvestigation and provide the written results. If the information cannot be verified as accurate and complete, please make the correction or deletion required by the FCRA.

Enclosed are copies of my original dispute and proof of delivery.

Sincerely,

[Consumer Name]

Consumer Name	_____
SSN (last 4)	_____
Date of Birth	_____
Current Address	_____
Previous Address	_____
Phone / Email	_____
Date	_____
Signature	_____

LETTER 6: REQUEST INVESTIGATION RESULTS / METHOD

Use after a completed dispute when you want more detail about how the result was reached.

[Date]

[Credit Bureau Name]

[Mailing Address]

Re: Dispute result dated **[Date]** - Request for description of procedure

To Whom It May Concern:

I received the results of your reinvestigation concerning **[Company / Account]**. I am requesting a description of the procedure used to determine the accuracy and completeness of the disputed information, as provided by 15 U.S.C. § 1681i(a)(7).

Please identify the business name, address, and telephone number of any furnisher contacted in connection with the reinvestigation, if reasonably available, and explain the procedure used to verify the specific information I disputed.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 7: UNAUTHORIZED INQUIRY DISPUTE

Use when you do not recognize a hard inquiry and believe there was no permissible purpose.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

The hard inquiry listed below appears on my credit report, but I do not recognize the company and do not recall applying for credit or otherwise authorizing access. I am disputing this inquiry and requesting a reinvestigation.

Please determine whether the company had a permissible purpose under 15 U.S.C. § 1681b. If the inquiry cannot be verified as permissible and accurately associated with me, please delete it.

If you verify the inquiry, please provide the name and contact information of the company so that I may contact it directly.

Sincerely,

[Consumer Name]

Company	Inquiry Date	Bureau
_____	_____	_____
_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 8: DUPLICATE INQUIRY OR ACCOUNT DISPUTE

Use when the same event or obligation appears to be reported more than once inaccurately.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

My credit report appears to contain duplicate reporting of the same inquiry/account event. I am not disputing accurate separate obligations; I am disputing the duplicate presentation identified below because it may overstate my credit activity or debt.

Please reinvestigate whether these entries are separate, accurate records. If they are duplicates, please delete or correct the duplicate entry and send me the updated results.

Sincerely,

[Consumer Name]

Entry 1	Entry 2	Why They Appear Duplicate
_____	_____	_____
_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 9: REQUEST REASONS FOR CREDIT DENIAL

Use when you want the creditor to provide the principal reasons for an adverse credit decision.

[Date]

[Creditor / Lender Name]

[Address]

Re: Application **[Number]**

To Whom It May Concern:

I received notice that my application was denied or otherwise adversely acted upon. Please provide the specific principal reasons for the decision and the information required by the Equal Credit Opportunity Act / Regulation B and any applicable Fair Credit Reporting Act notice requirements.

If the decision relied on information from a consumer reporting agency, please identify the agency and provide the information required by the adverse-action notice.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 10: GOODWILL REQUEST FOR ISOLATED LATE PAYMENT

Use when a late payment is accurate but you are asking the creditor, voluntarily, for a courtesy adjustment.

[Date]

[Creditor Name]

[Address]

Re: Account ending **[Last Four]**

To Whom It May Concern:

I am writing to request a goodwill adjustment regarding the **[30/60]**-day late payment reported for **[Month/Year]**. I am not disputing that the payment was late. The late payment occurred because **[brief, truthful explanation]**.

Since that time, I have **[made all payments on time / brought the account current / maintained a strong history]**. I value my relationship with your company and respectfully ask whether you would consider removing or adjusting the late-payment notation as a one-time courtesy.

I understand that you are not required to grant this request, and I appreciate your consideration.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 11: CORRECT CREDIT COUNSELING NOTATION

Use when a counseling/debt-management notation is inaccurate, outdated, or remains after the program ended.

[Date]

[Credit Bureau or Furnisher]

[Address]

To Whom It May Concern:

My credit report contains the following notation concerning credit counseling or a debt-management program: **[exact notation]**. This notation is inaccurate/incomplete because **[reason]**.

The correct status is: **[correct status]**. I have enclosed **[program completion letter / creditor statement / other proof]**. Please investigate and correct or remove the inaccurate notation.

Sincerely,

[Consumer Name]

Consumer Name	_____
SSN (last 4)	_____
Date of Birth	_____
Current Address	_____
Previous Address	_____
Phone / Email	_____
Date	_____
Signature	_____

LETTER 12: CORRECT MIXED / MERGED CONSUMER FILE

Use when another person's identifying or account information appears in your file, including after marriage/divorce or because of similar names.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

My credit file appears to contain information belonging to another consumer. The inaccurate identifying information/accounts are listed below.

Please conduct a reinvestigation and separate my file from the other consumer's information. I have enclosed copies of identification and address documents to help confirm my identity.

Please remove the information that does not belong to me and send an updated copy of my report.

Sincerely,

[Consumer Name]

Information / Account	Why It Is Not Mine	Supporting Document
_____	_____	_____
_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 13: DEBT SETTLEMENT OFFER

Use to propose a negotiated payoff. Do not send money until material terms are confirmed in writing.

[Date]

[Creditor / Collector Name]

[Address]

Re: Account **[Number]**

To Whom It May Concern:

Without admitting any amount beyond what is legally owed, I would like to resolve the above account. I can offer **[Dollar Amount]** as **[a lump-sum payment / total settlement paid in installments]** in exchange for written confirmation that the payment will satisfy the account according to the agreed terms.

Please state in writing: (1) the settlement amount; (2) payment deadline(s); (3) whether any remaining balance will be waived; (4) how the account will be reported to the credit bureaus; and (5) whether collection activity will cease after the agreed amount is paid.

This offer is contingent on receiving written acceptance before payment.

Sincerely,

[Consumer Name]

Consumer Name

Account Number

Original Balance

Settlement Offer

Payment Date(s)

Return Address

Date

Signature

LETTER 14: LUMP-SUM SETTLEMENT AGREEMENT

Use as a written settlement confirmation after terms have been negotiated.

LUMP-SUM SETTLEMENT AGREEMENT

Creditor/Collector: **[Company]**

Consumer: **[Name]**

Account: **[Number]**

The parties agree that the creditor/collector will accept **[Settlement Amount]** as settlement of the account referenced above, provided cleared funds are received by **[Deadline]**.

Upon receipt of the agreed funds, the creditor/collector will treat the remaining balance as **[waived / satisfied according to the agreement]** and will not sell or assign any remaining balance for collection.

Credit reporting: the creditor/collector will report the account accurately and consistently with the agreed disposition. No promise to delete accurate information is made unless specifically written here: **[optional negotiated reporting term]**.

This agreement contains the settlement terms and may be modified only in a writing signed by both parties.

Creditor Representative

Title

Creditor Signature

Date

Consumer Name

Consumer Signature

Date

LETTER 15: INSTALLMENT SETTLEMENT AGREEMENT

Use when a settlement will be paid over time.

INSTALLMENT SETTLEMENT AGREEMENT

Creditor/Collector: **[Company]**

Consumer: **[Name]**

Account: **[Number]**

Total settlement amount: **[Amount]**. Payment schedule: **[Number]** payments of **[Amount]** due on **[Dates]**, with the final payment due **[Date]**.

So long as the consumer makes the agreed payments on time, the creditor/collector will not demand more than the settlement amount. If a payment is missed, any default terms must be stated here: **[Default Terms]**.

After the settlement amount is paid, any remaining balance will be **[waived / satisfied according to the agreement]**, and the creditor/collector will report the account accurately to any consumer reporting agency to which it furnishes data.

Any special reporting term must be written here: **[Term]**.

Creditor Representative

Title

Creditor Signature

Date

Consumer Name

Consumer Signature

Date

LETTER 16: CEASE COMMUNICATION REQUEST

Use with a debt collector covered by the FDCPA when you want most collection communications to stop.

Use this template when: you are dealing with a third-party debt collector or debt buyer. The FDCPA cease-communication provision generally does not apply to every original creditor.

[Date]

[Debt Collector Name]

[Address]

Re: Account / Reference [Number]

To Whom It May Concern:

Pursuant to 15 U.S.C. § 1692c(c), I am requesting that you cease further communication with me regarding the above debt, except for communications permitted by that section.

This request is not an admission of liability and does not waive any rights, defenses, or disputes I may have. Please update your records accordingly.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 17: DEBT VALIDATION REQUEST

Use with a covered debt collector to dispute and request validation information.

Use this template when: you received a collection notice and want to dispute the debt or better understand the amount and ownership. A collector is not generally required to provide a notarized contract merely because you ask for one.

[Date]

[Debt Collector Name]

[Address]

Re: Account / Reference [Number]

To Whom It May Concern:

I dispute the debt referenced above and request validation consistent with 15 U.S.C. § 1692g. Please provide the information required by applicable law, including the name of the creditor to whom the debt is currently owed and an itemization or other information sufficient to understand the amount claimed.

If I am within the statutory validation period, please cease collection activity as required until the debt is verified. Please also note that I dispute the debt in any credit reporting you make while the dispute remains unresolved, as required by applicable law.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 18: NOT-MY-ACCOUNT / IDENTITY THEFT DISPUTE

Use when an account does not belong to you. If identity theft is involved, also use IdentityTheft.gov and the FCRA identity-theft blocking process.

[Date]

[Credit Bureau Name]

[Mailing Address]

To Whom It May Concern:

The account(s) listed below do not belong to me. I am disputing them as inaccurate and requesting prompt reinvestigation.

If these accounts resulted from identity theft, I am also enclosing the identity-theft documentation available to me, including **[FTC Identity Theft Report / police report / proof of identity]**, and I request any block or other relief available under the FCRA.

Please remove or block the information that is not mine and send me written confirmation and an updated report.

Sincerely,

[Consumer Name]

Company	Account	Reason Not Mine
_____	_____	_____
_____	_____	_____

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 19: REQUEST ADDITION OF SUPPLEMENTAL CREDIT REFERENCE

Use to ask a bureau or creditor to add an established positive account that is not appearing. This is a request, not a guaranteed FCRA right.

[Date]

[Credit Bureau or Creditor Name]

[Address]

To Whom It May Concern:

I am requesting assistance with the positive credit account identified below. I have maintained this obligation since **[Date]** and would like the account and accurate payment history to be considered for reporting if your policies permit.

Creditor: **[Name]**

Account: **[Number / last four]**

Account type: **[Type]**

Opened: **[Date]**

Current balance: **[Amount]**

Monthly payment: **[Amount]**

Payment history: **[Description]**

I have enclosed documentation showing the account and payment history. If you are the creditor, please advise whether you furnish this account to Equifax, Experian, and/or TransUnion and whether you can begin furnishing accurate historical/current data. If you are a credit bureau, please advise whether you accept supplemental credit references or other consumer-supplied documentation for this purpose.

I understand that the FCRA requires reasonable procedures for maximum possible accuracy under 15 U.S.C. § 1681e(b), but it does not generally require a bureau to add every unreported account. I am therefore asking for your voluntary assistance and a written response regarding your policy.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

LETTER 20: ADD STATEMENT OF DISPUTE

Use after reinvestigation when you still disagree with information that remains on the report.

[Date]

[Credit Bureau Name]

[Mailing Address]

Re: Request to add statement of dispute under 15 U.S.C. § 1681i(b)-(c)

To Whom It May Concern:

I previously disputed **[Company / Account / Information]**, and the reinvestigation did not resolve the matter to my satisfaction. Please add the following brief statement to my consumer file and include it, or an appropriate summary, with future reports that contain the disputed information as required by applicable law:

"[Insert concise factual statement - ideally 100 words or fewer.]"

Please send written confirmation that the statement has been added to my file.

Sincerely,

[Consumer Name]

Consumer Name

SSN (last 4)

Date of Birth

Current Address

Previous Address

Phone / Email

Date

Signature

HELPFUL TIPS

- Read the entire kit before sending a letter. Choose the template that actually fits your facts.
- Never dispute accurate information merely because it is negative.
- Use specific dates, amounts, and account numbers. Vague disputes are harder to investigate.
- Attach evidence and reference each enclosure in the letter.
- Keep a PDF or paper copy of every letter, attachment, portal confirmation, and response.
- Certified mail is useful for mailed disputes, but it is not legally required for every type of request.
- Do not send original documents.
- Do not send full Social Security numbers in ordinary email.
- If you are applying for a mortgage, tell your loan professional before opening new credit, paying off collections, or placing dispute comments; timing can matter in underwriting.
- If identity theft is suspected, freeze your reports and create an FTC Identity Theft Report at [IdentityTheft.gov](https://www.ftc.gov/identity-theft).
- If a bureau or furnisher does not resolve a well-documented problem, consider a CFPB complaint or consultation with a consumer-law attorney.
- Credit improvement is usually a process, not an overnight event.

2026 update: This edition intentionally removes older “credit repair” tactics that relied on inaccurate legal claims, guaranteed score increases, or the assumption that a bureau must delete accurate information simply because a response was delayed.

CLIENT CHECKLIST

- ☐ I obtained current reports from Equifax, Experian, and TransUnion.
- ☐ I saved a dated copy of each report.
- ☐ I identified inaccurate, incomplete, duplicate, obsolete, or unfamiliar items.
- ☐ I collected supporting evidence for each dispute.
- ☐ I selected the correct template for each issue.
- ☐ I customized each letter with specific facts instead of sending a generic mass dispute.
- ☐ I made copies of every letter and enclosure.
- ☐ I recorded the date submitted and the expected follow-up date.
- ☐ I reviewed every bureau response and saved the results.
- ☐ I requested a method/description of verification when needed.
- ☐ I contacted the furnisher directly when appropriate.
- ☐ I addressed identity theft or fraud with IdentityTheft.gov and freezes when appropriate.
- ☐ I created a plan to pay all open accounts on time.
- ☐ I created a plan to reduce revolving balances.
- ☐ I avoided unnecessary new credit applications during the improvement process.

DISPUTE LETTER TRACKING FORM

Page 1 of 4

Date Sent	Bureau / Furnisher	Account / Item	Letter #	Delivery / Conf.	Response / Result	Next Action

DISPUTE LETTER TRACKING FORM

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Date Sent	Bureau / Furnisher	Account / Item	Letter #	Delivery / Conf.	Response / Result	Next Action

DISPUTE LETTER TRACKING FORM

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Date Sent	Bureau / Furnisher	Account / Item	Letter #	Delivery / Conf.	Response / Result	Next Action

DISPUTE LETTER TRACKING FORM

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Date Sent	Bureau / Furnisher	Account / Item	Letter #	Delivery / Conf.	Response / Result	Next Action

OFFICIAL RESOURCES & CLIENT NOTES

This 2026 client edition was prepared for Capital Concepts & Consulting Corp and is designed to be a practical, responsible replacement for older credit-repair handbooks. Always verify current addresses, procedures, and legal requirements before use.

Key official resources

AnnualCreditReport.com: www.annualcreditreport.com - Official source for free nationwide credit reports.

Federal Trade Commission - Consumer Advice: consumer.ftc.gov - Credit, identity theft, scams, and consumer-protection guidance.

Consumer Financial Protection Bureau: www.consumerfinance.gov - Credit-report guidance, complaint portal, and consumer reporting company list.

IdentityTheft.gov: www.identitytheft.gov - FTC recovery plan and identity-theft report tools.

Client Notes

Update date: Information current as of September 30, 2026. Laws, bureau policies, mailing addresses, and free-report programs can change.