

INSIDE THE GUIDE – Credit GPA University

Here's a preview of the proven steps and letter templates included in your full DIY Credit Repair Guide.

■ Step-by-Step Dispute Process

1. Review your credit reports from all three bureaus (Equifax, Experian, TransUnion).
2. Highlight any inaccurate, outdated, or unverifiable information.
3. Select the most accurate dispute reason for each item.
4. Write or customize your dispute letter using proven templates.
5. Mail the dispute letter using certified mail for tracking.
6. Wait for a response (typically 30–45 days), and monitor updates.

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| <p>Sample Letter #1 – Account Not Mine</p> <p>To Whom It May Concern,</p> <p>I am writing to dispute the following information in my credit report.</p> <p>Creditor Name: ABC Collections Account Number: 123456789</p> <p>This account does not belong to me. I have never opened an account with this creditor, and I am requesting that it be investigated and removed from my credit report immediately.</p> <p>Please conduct an investigation and provide me with the results in writing within 30 days.</p> <p>Sincerely, [Your Full Name] [Your Address] [City, State ZIP Code]</p> | <p>Sample Letter #2 – Paid Account Still Showing Open</p> <p>To Whom It May Concern,</p> <p>I am writing to dispute an inaccuracy on my credit report.</p> <p>Creditor Name: XYZ Bank Account Number: 987654321</p> <p>This account has been paid in full, yet it continues to appear as open and delinquent. I have attached documentation proving payment of this account.</p> <p>Please update your records to reflect a zero balance and mark the account as closed.</p> <p>Thank you for your prompt attention to this matter.</p> <p>Sincerely, [Your Full Name] [Your Address] [City, State ZIP Code]</p> |
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■ Want the full letters, templates, and 25+ dispute reasons?

Download the full Credit GPA University Guide now and take the first step toward raising your score!