

The Ultimate DIY Credit Repair Kit

This kit was created so that the everyday person, no matter your experience, can take the necessary steps to repair their credit without dishing out thousands of dollars to credit repair companies. You simply copy and paste the letter into a word document and input your information in the highlighted areas. For best results, follow the directions. There are no guarantees but if you apply yourself and follow the instructions you will achieve all of your credit goals. Good luck disputing and congratulations on taking control of your credit.

-xoxo Mercedes

Customer Support: info@achievingcreditexcellence.com

Social Media:

YouTube: LifeWithMC

Instagram: @achievingcreditexcellencellc

Facebook Support Group: Achieving Credit Excellence
(enter your order # to be accepted into the group)

What's Included:

- Credit Bureaus Contact Information
- Instructions for Each Letter
- Personal Information Dispute Letter
- Inquiry Removal Letters + Phone Script
- Late Payment Removal Letter
- Collection Removal Letters
- Medical Collection Letter
- Failure to Validate Letter
- Goodwill Letter + CEO emails
- Follow Suit Letter
- Identity Theft Letter
- Charge Off Removal Letters
- Bankruptcy Removal Letters
- Repo Removal Letter
- Resources + Tips

Clean Up Your Personal Information Section

Goal: Remove all outdated and inaccurate information.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.

Personal Information Dispute Letter:

Date

Name
Address

Credit Bureau Name
Address

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.

Regards,
Print Your Name

Remove Unauthorized Inquiries

This letter goes directly to the credit bureaus. If there are inquiries on your credit report that you know that you did NOT authorize, list those below in the highlighted section.

Inquiry Removal Letter:

Date

Your Name
Address Line

Credit Bureau Name
Address Line

RE: remove unauthorized inquiries

Dear (Credit Bureau Name),

After recently reviewing my credit report, I noticed unauthorized credit inquiries. I did NOT authorize the following inquiries listed below. These were not obtained with my consent. Please delete immediately.

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

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

Thank you,
Print Your Name

DISPUTE INQUIRY BY PHONE (OPTIONAL)

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.

Remove Inaccurate Late Payments

NOTE: If you notice a payment was listed as late in error please submit proof along with this letter to the bureaus.

Late Payment Removal letter:

Date

Your Name

Address

Credit Bureaus

Address Line

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.

Account Name + Account Number

I was never late on (Month/Year) on this account please update the account as Paid/Current.

Account Name + Account Number

I was never late on (Month/Year) on this account please update the account as Paid/Current.

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 reflecting the requested changes.

Thank you for your help in this matter,

Print Your Name

Remove Collection Accounts From Credit Report

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

First: Dispute Directly With Credit Bureaus (this letter may result in deletion if the bureaus can not validate this debt, in the event that the debt has been verified as accurate proceed to the next step)

Second: Send debt validation letter to collection agency

Third: Settle debt (if properly validated meaning company sent either your original signed contract or court ordered document confirming your legal obligation to pay)

Fourth: Send Failure to Validate letter to collection agency if the agency sends a screenshot of a bill or statement.

Fifth: Send Failure to Respond/Validate letter to bureaus. Notify the bureaus that the collection agency did not validate your debt and demand removal.

Initiate Dispute With Credit Bureaus Letter:

****this letter can be used for ALL derogatory accounts not just collections****

Date

Your Name
Address

Credit Bureau Name
Address

RE: to dispute inaccurate information on my credit report

After reviewing my credit report I noticed some inaccurate accounts on my credit report. I am requesting that you investigate the following accounts to ensure accuracy.

Please investigate the following accounts:

Account Name + Account Number
Account Name + Account Number
Account Name + Account Number

Once your investigation has been completed, please forward all relevant information validating the accuracy of the debt, including the results of

your investigation, to the address listed above.

Thank you,
Print Your Name

Debt Validation Letter (send to collection agency certified)

Date

Your Name
Address

Collection Agency Name
Address Line

RE: List Account Number

I am sending this letter in response to a letter you sent me on **(INSERT DATE OF COLLECTION LETTER HERE OR OPEN DATE OF ACCOUNT ON CREDIT REPORT)**. 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

Pay to Delete Letter (Collection Agency)

Date

Name

Address Line

Collection Agency Name

Address Line

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, (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 (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 (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

Failure To Validate Letter

Date

Name

Address

Collection Agency

Address

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.

Kind regards,

Print Your Name

Failure to Respond/Validate Debt Letter (send this letter directly to credit bureaus after collection agency fails to respond within the 30 day time period or fails to validate debt and continues to list it on your credit report)

Date

Your Name
Address

Credit Bureau
Address

RE: remove unverified collection accounts

To whom it may concern,

I sent a letter requesting the validity of debt to (Name Of Collection Agency) regarding the account (Name of Account - Account Number) on (Date).

Federal law requires that collection agencies respond promptly within 30 days. It has now been (x amount of days) since this company has received my letter and has failed to not only comply with the federal law but to validate this debt. This account continuing to be listed is a serious violation of the FCRA (Fair Credit Reporting Act).

I am now requesting that you delete this item from my credit report immediately.

Thank you,
Print Your Name

Medical Collection Removal Letter (sent to collection agency)

Date

Name
Address

Name of Collection Agency
Address

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 to release my medical information to (NAME OF REPORTING CREDIT BUREAU(S)).

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

Remove Charge Offs From Credit Report

Step 1: Determine whether or not this account is within the Statute of Limitations. Simply go to Google and search "Your State Name + SOL" If an account is still within the SOL a company can legally sue you to collect on a debt.

Step 2: Dispute charge off with credit bureaus

Step 3: Method Of Verification (if they respond verified)

Step 4: Pay to Delete (sometimes after initiating a dispute with the credit bureaus a company will contact you about the debt)

Charge Off Dispute Letter

Date

Name

Address Line

Credit Bureau Name

Address Line

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.

Account Name + Account Number

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 remove the account from my credit report.

Thank you,

Print Your Name

Method Of Verification Letter

Date

Name
Address

Credit Bureau
Address

RE: Method Of Verification

Dear (Credit Bureau Name)

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

Account Name + Account Number

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

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 Your Name

Pay to Delete Letter (to be sent to creditor)

Date

Name
Address

Creditor Name
Address

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, (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 (CREDITOR NAME) in exchange for the removal of this debt and all information associated with it.

Please prepare a letter with your company letterhead agreeing to all the terms bearing a signature of an authorized agent of (CREDITOR NAME). This letter shall be treated as a contract and subject to the laws that apply in my state.

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

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. (address below)

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.
- 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 - 45 days to investigate and get a response back out to you.

Method Of Verification Letter

Date

Name
Address

Credit Bureau
Address

RE: Method Of Verification

Dear (Credit Bureau Name)

I am requesting the Method of Verification for the following item:

(LIST BANKRUPTCY CHAPTER AND FILE NUMBER HERE)

This is in accordance with the Fair Credit Reporting Act §611(a)(7).
This is NOT a DISPUTE! Again I AM NOT DISPUTING THIS ITEM! This is rather a request for a Method of Verification where the following items should be provided to ensure the validity of the item(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 court representative you spoke with
2. The court 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

Court Letter

****Send Certified; Also include a self-addressed stamped envelope**

Name
Address

Bankruptcy Court Name
Court Address

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. It is my understanding that the court does not furnish, verify or validate any information with the credit bureaus. Does the U.S. Bankruptcy Court furnish information in regards to public records to the credit bureaus?

Thank you so much for your time.

Sincerely,
Your Name

Bankruptcy Removal Letter

Date

Name
Address

Credit Bureau Name
Address

RE: Bankruptcy File Number

Dear (Credit Bureau Name):

After reviewing my credit report I noticed that there is a 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 original creditor in this case would be the U.S. Bankruptcy Courts.

The bankruptcy courts mailed me a letter stating that they do NOT provide any information to credit reporting agencies, nor do they ever validate and/or confirm public records. LexisNexis has provided documentation that it could not validate this public record information. 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.**

Your company has never validated or verified these public record entries on my credit report. I need the bankruptcy information currently showing under my social security number to be PERMANENTLY DELETED from my credit report immediately.

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 and 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 your company. 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.

Thank you,

Print Your Name
Repossession Removal Letters

Step 1: Repo Removal Letter

** to be sent to collection agency

Date

Your Name
Address

Collection Agency Name
Address

Name of Original Creditor
Original Creditor 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.

Thank you,

Print Your Name

Step 2: Repo Removal Letter

**to be sent to credit bureaus after collection agency has failed to validate debt

Date

Your Name

Address

Credit Bureau

Address

Name of Original Creditor

Original Creditor Address

I am writing this letter in regards to the account (Account Name - 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. 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.

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.

Thank you,

Print Your Name

Follow Suit Letter

** 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
Address

Credit Bureau
Address

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 disputed be 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.

Thank you,
Print Your Name

Identity Theft Letter

Date

Your Name

Address

Credit Bureau

Address

RE: **Account Name + Account Number**

After reviewing my credit report I must inform you that I am NOT responsible for the above listed account as I have been a victim of identity theft.

I have already notified both my local police department and the Federal Trade Commission by completing an identity theft report and I have included a copy for your review. Please delete the account from my credit report immediately!

Thank you,
Print Your Name

Goodwill Letter

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

• Simply type in the company name in the search bar and if the CEO's 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

First Premier Bank - dana.dykhouse@firstpremier.com

Credit One Bank - robert.dejong@creditonebank.com

Discover - 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, HIGHLIGHTS AND BRACKETS IN THE TEMPLATE BELOW BEFORE SENDING THE LETTER!

Date:

Your Name

Address

Creditor

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:

JOIN THE FACEBOOK SUPPORT GROUP: **ACHIEVING CREDIT EXCELLENCE**

CREDIT MONITORING:

Smart Credit: <https://www.smartcredit.com/?PID=92530>

This is a tri-merged credit monitoring service. We partner with this company! Highly RECOMMEND!

Credit Karma: <https://www.creditkarma.com/>

This is a free service that displays scores from both Equifax and TransUnion.

Annual Credit Report: <https://www.annualcreditreport.com/index.action> Get a free copy of your credit report every 12 months from each credit reporting company.

VICTIM OF IDENTITY THEFT:

FEDERAL TRADE COMMISSION: <https://www.ftc.gov/>

If you feel your rights have been violated or identity may have compromised, contact this office immediately.

HAVE A COMPLAINT? COMPANY/CREDIT BUREAU NOT RESPONDING TO DISPUTE LETTERS?

CONSUMER FINANCIAL PROTECTION BUREAU:

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

CREDIT SCORE RANGE:

300-579 Very Poor

580-669 Fair

670-739 Good

740-799 Very Good

800-850 Exceptional

CREDIT BUREAUS ADDRESSES:

Experian
PO Box 9701
Allen, TX 75013

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374-0256

TransUnion
PO Box 2000
Chester, PA 19016

Additional Notes:

Please remember the bureaus have 30 - 45 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 are to 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!