# Credit Dispute Letter Templates

The 3 letters that remove errors, unverifiable collections and paid accounts from credit reports - free, from themoneyraccoon.com

## How to Use This Pack

**1.** Pull your free reports at AnnualCreditReport.com and identify the account you are challenging. **2.** Pick the letter that fits (guide below). **3.** Fill the [BRACKETS], keep it short and factual, and send by mail - certified with return receipt for disputes. **4.** Keep copies of everything. Bureaus generally must investigate disputes within 30 days.

**Which letter?** Anything inaccurate on the report: Letter 1 (Dispute). A collector contacted you and you want proof, or you want a deletion in exchange for payment: Letter 2 (Debt Validation / Pay-for-Delete). Account already paid and still hurting you: Letter 3 (Goodwill).

*Bureau dispute addresses: Equifax, P.O. Box 740256, Atlanta, GA 30374 - Experian, P.O. Box 4500, Allen, TX 75013 - TransUnion, P.O. Box 2000, Chester, PA 19016. (Online disputes work too, but paper creates the best record.)*

## Letter 1 - Credit Report Dispute (to a bureau)

*Use when any detail is wrong: amount, dates, duplicate entry, or an account that is not yours.*

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[Your Full Name]
[Address] - [City, State ZIP]
[Date]

[Bureau Name]
[Bureau Dispute Address]

Re: Formal dispute of inaccurate information - [Account Name / Account #]

To Whom It May Concern:

I am writing to dispute the following item on my credit report: **[account name and number]**, reported as [what the report currently shows]. This information is inaccurate because **[state the exact error: wrong amount / wrong date of first delinquency / duplicate of another entry / not my account]**.

Under the Fair Credit Reporting Act, I request that you investigate this item and **delete or correct it**. I have enclosed [copies of supporting documents, if any]. Please send me written confirmation of the results of your investigation and a free updated copy of my report.

This letter is not an acknowledgment of any debt.

Sincerely,
[Signature]
[Printed Name]
Enclosures: [list]

## Letter 2 - Debt Validation + Pay-for-Delete (to a collector)

*Use within 30 days of first contact to demand proof - or to trade payment for complete deletion. Delete the paragraph that does not apply.*

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[Your Full Name]
[Address] - [City, State ZIP]
[Date]

[Collection Agency Name]
[Agency Address]

Re: Account #[number] - validation request / settlement offer

To Whom It May Concern:

**[Validation]** I am requesting validation of the above-referenced debt. Please provide documentation proving that I owe this debt and that you are legally entitled to collect it, including the name of the original creditor and an itemized accounting. Until this debt is validated, I request that you cease reporting it to the credit bureaus.

**[Pay-for-Delete]** Without acknowledging this debt as mine, I am willing to resolve this account. I can pay **$[amount]** as full and final settlement, on the condition that you agree, **in writing, before any payment**, to request complete deletion of this account from all three credit bureaus. Upon receiving your signed agreement, I will remit payment within [15] days by cashier's check or money order.

This letter is not an acknowledgment of the debt, nor a promise to pay outside the terms above.

Sincerely,
[Signature]
[Printed Name]

## Letter 3 - Goodwill Deletion (to the creditor)

*Use for accounts you already paid - especially one-time slips with an otherwise clean history. Polite + specific + honest wins these.*

[Your Full Name]
[Address] - [City, State ZIP]
[Date]

[Creditor / Collector Name]
[Address]

Re: Goodwill request - Account #[number]

Dear [Creditor Name] team:

Thank you for the time you have had me as a customer. I am writing about the above account, which was **paid in full on [date]** but still shows a [late payment / collection] on my credit reports.

At the time, I was dealing with **[one honest sentence: job loss / medical issue / family emergency]**. Since then, my payment record has been consistently on time, and this single mark does not reflect how I manage my obligations.

I respectfully ask that, as a gesture of goodwill, you request removal of this item from my reports at Equifax, Experian and TransUnion. It would make a meaningful difference as I [buy a home / rebuild my credit], and I would be grateful for your consideration.

Thank you for your time and for reviewing my request.

Respectfully,
[Signature]
[Printed Name]

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