



FREE CREDIT FIXES
Repair Your Credit... Yourself

SAMPLE CREDIT REPAIR LETTERS

These sample letters have been made available for your use by **Free Credit Fixes: Repair Your Credit Yourself**. Visit us online at <http://www.freecreditfixes.com>

Choose the letters that best fit your situation and adjust them for your own needs.

Best of luck to you!

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Credit Report Request

Use when requesting your credit report from the Credit Bureaus.

Letter Date

Credit Bureau Name

Credit Bureau Address

To Whom It May Concern:

I would like to obtain a copy of the credit report for:

Your Name

Your Current Address

Your Previous Address

Your Social Security Number

Your Date of Birth

Your Day and Evening Phone Numbers

I have enclosed copies of my driver's license and social security card and the **\$amount of fee** fee.

Sincerely,

Your Name

Your Address

ENCLOSURE(S)



Credit Report Request–Denied Credit in Past

Use when requesting your credit report from the Credit Bureaus and you have been denied credit within the past 30 days.

Letter Date

Credit Bureau Name

Credit Bureau Address

To Whom It May Concern:

I was denied credit within the past 30 days by **Name of Creditor** based on a credit report obtained from your company. Enclosed is a copy of the denial letter. Please send me a copy of my credit report as soon as possible.

Your Name

Your Current Address

Your Previous Address

Your Social Security Number

Your Date of Birth

Your Day and Evening Phone Numbers

I have enclosed copies of my driver's license and social security card.

Sincerely,

Your Name

Your Address

ENCLOSURE(S)



Letter to Opt Out of Personal Information Release

Use when requesting that your personal information not be released for marketing purposes.

Letter Date

Company Name

Company Address

To Whom It May Concern:

Please remove me from your marketing lists. My information is as follows:

Your Name

Your Current Address

Your Previous Address

Your Social Security Number

Your Date of Birth

Thank you for your prompt attention to this request.

Sincerely,

Your Name

Your Address



Request for Removal of Outdated Entries

When disputing items on your credit report, start with outdated entries, as they are the easiest to have removed.

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: Request for removal of outdated entries

ID#: *if provided on credit report*

Dear Sirs:

According to my rights under the Fair Credit Reporting Act, I am requesting that the outdated entries below be removed, as they pertain to:

Your Name

Your Current Address

Your Social Security Number

Your Date of Birth

Credit Report Date: **Date**

Outdated entries to be removed:

Creditor

Account Number

Please delete the above items from my credit report, in accords with the policy regarding the length of time such an item may remain on file.

Please return an updated report, showing these items have been removed.

Sincerely,

Your Name

Your Address



Submission of Dispute

Try disputing ALL negative entries. Creditors have 30 days to respond to the Credit Bureau's investigation. If they do not, the item must be removed. You can combine this letter with the Request for Removal of Outdated Entries, as well.

****Note: This letter may be adjusted to send to a Creditor as well as the Credit Bureaus****

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: Submission of dispute

ID#: *if provided on credit report*

To Whom It May Concern:

According to my rights under the Fair Credit Reporting Act, I am disputing the credit items below, as they pertain to:

Your Name and Current Address

SSN

DOB

Credit Report Date: **Date**

Items disputed:

Creditor

Account Number

****Statement of dispute, i.e. "This is not my account", "This item is inaccurate"**

Creditor

Account Number

****Statement of dispute, i.e. "This is not my account", "This item is inaccurate"**

Please return an updated credit report, showing these items have been corrected. Should verification NOT be provided to you within 30 days, I fully expect these items to be permanently deleted.

Sincerely,

Your Name

Your Address

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Follow Up of Submission of Dispute

The creditors must respond to the credit bureau within 30 days. If you have not received an answer from the credit bureau...pursue! (I've never had to.)

****Note: This letter may be adjusted to send to a Creditor as well as the Credit Bureaus****

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: Follow Up of Submission of Dispute for: **Your Name / Your SSN**

ID#: *if provided on credit report*

Dear Sirs:

On **Date**, I requested verification of an item that appeared on my credit report. A copy of that letter is enclosed.

I have not received a response from you. According to the Fair Credit Reporting Act, you **MUST** respond within a reasonable amount of time. If you have not responded because the items could not be verified, then I hereby demand that you immediately remove the disputed items from my credit report because they are inaccurate or unverifiable.

Please send me an updated copy of my credit report.

Sincerely,

Your Name

Your Address

ENCLOSURE(S)



2nd Follow Up of Submission of Dispute

Send if the Credit Bureaus haven't responded after the first follow up.

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: 2nd Follow Up of Submission of Dispute for: **Your Name / Your SSN**

ID#: *if provided on credit report*

Dear Sirs:

On **Date**, I sent you a follow-up letter stating that you had not responded to my original letter requesting an investigation into several disputed items on my credit report. Copies of the original letters are enclosed.

The Fair Credit Reporting Act requires your bureau, as a consumer reporting agency, maintain and insure that information "is fair and equitable to the consumer." In addition, the law stipulates that bureaus will maintain "accuracy, relevancy, and proper utilization of such information" (Section 602, 4b).

These requirements have not been met. You have not given me evidence that you have acted in a prompt, "fair, and equitable" manner. You have not submitted evidence of investigation by giving me names and addresses of persons contacted, nor have you removed anything found inaccurate.

I, therefore, demand that you remove the disputed items, as inaccurate or unverifiable, from my credit report immediately and return an updated credit report, showing that you have done so. If within the next two weeks, I have not received your response, I will file a complaint with the Federal Trade Commission and retain an attorney to pursue my rights to recover damages.

Sincerely,

Your Name

Your Address

ENCLOSURE(S)



Request For Reinvestigation Of Disputed Item

Should the item you disputed NOT be removed and you KNOW it is inaccurate, request a reinvestigation and the name and address of the person who provided the verification to the credit bureau, so that you may follow up with them.

****Note: This letter may be adjusted to send to a Creditor as well as the Credit Bureaus****

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: Request for reinvestigation of disputed item

ID#: *if provided on credit report*

Dear Sirs:

Although you have previously investigated the item below, I am still in disagreement with it. Since this item is highly injurious to my credit report, please reinvestigate and provide me with the names and business addresses of the persons with whom you verified these items, so that I may contact them myself. Please forward this information to me, along with a copy of my credit report.

Your Name

Your Current Address

SSN

DOB

Credit Report Date: **Date**

Item disputed:

Creditor

Account Number

****Statement of dispute, i.e. "This is not my account", "This item is inaccurate"****

Sincerely,

Your Name

Your Address



Request For Removal of Unauthorized Inquiries

Letter to the Credit Bureaus to remove unauthorized credit inquiries.

Letter Date

Credit Bureau Name

Credit Bureau Address

RE: Request for deletion of unauthorized Inquiries

ID#: *if provided on credit report*

To Whom It May Concern:

I recently received my credit report and found the following inquiries to be of inaccurate reporting.

Your Name

Your Current Address

SSN

DOB

Credit Report Date: **Date**

Inquiries disputed:

Inquiry Information

Sincerely,

Your Name

Your Address



Settlement Agreement

Letter/Agreement to use when negotiating directly with a Creditor.

Date of Settlement Agreement

Name of Creditor

Creditor's Address

RE: Account **Account #**

To Whom It May Concern:

The purpose of this letter is to confirm our previous telephone conversation on **Conversation Date** regarding the settlement of the above account. According to our verbal agreement on the telephone, I will pay your company the amount of **\$Settlement Amount** as full settlement of this account. In addition, according to our verbal agreement, upon receipt of the above amount, your company has agreed to change the remark on my credit report to **Agreement, i.e. "paid satisfactorily"**.

In addition, any reference to any late payment or charge-off regarding this account will be deleted from my credit report. The updated status will then be reported to all credit bureaus that you report to.

Your cooperation in this matter is greatly appreciated. If this settlement agreement is acceptable to your company, please acknowledge with your signature in the space provided below and return a copy to me. Upon receipt of this signed acknowledgement, I will forward you the amount stated above.

(SIGNATURE OF AUTHORIZED OFFICER)

(DATE)

Thank you,

Your Name

Your Address



Statement Of Dispute To Included With Your Credit Report

If the negative entry IS accurate, but there were extenuating circumstances that you wish future creditors to be aware of, submit a "Statement of Dispute". This statement will be attached to your credit report and remain as long as the negative entry does. *(Note: When the negative item is finally removed, double-check that the statement has been removed as well. If not, write in and request that it be deleted.)*

Letter Date

Credit Bureau Name

Credit Bureau Address

To Whom It May Concern:

According to the Fair Credit Reporting Act Section 611(b), I have the right to enter a "consumer statement" in my credit report. Please include the following "consumer statement" as it pertains to the following item:

Creditor

Account Number

Enter your Statement Here, for example: "On **Date**, I moved to another address. I notified all my creditors, including **Name of Creditor** promptly. **Name of Creditor** was slow in changing my address in its file. Following the move, I did not receive my billing statement for **name a period of time**. Once I received the statement at my new address, I paid this creditor promptly. I have paid promptly ever since."

Please send me an updated copy of my credit report with the above statement included.

Sincerely,

Your Name

Your Address

