

DATE

RE: **REQUEST FOR CREDIT REPORT**

To Whom It May Concern:

Please send me a copy of my credit report. My identifying information is as follows:

Name:

SS#:

Address:

City, State, Zip:

Birth date:

Past residences (last five years): Former

Name(s)

Enclosed is \$ as payment for the credit report.

If you have any questions, please contact me at (###) ###-####.

Thank you.

Sincerely,

Your Name

Date

RE: **REQUEST FOR FREE CREDIT REPORT**

To Whom It May Concern:

My credit application was recently denied, and according to the attached letter that I received less than 60 days ago from the company that denied me credit, your credit bureau issued the report that was used to evaluate my credit.

Section 609 [15 USC 1681g of the Fair Credit Reporting Act of 1970 provides that your credit bureau must send me all information on file that led to my credit application being denied. According to the provisions of Section 612 (b) [15 USC 1681j (M)], there is no charge for this information.

Please send my credit report to the address below. The attached letter details additional information identifying my account.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **DELETIONS FROM CREDIT REPORT**

To Whom It May Concern:

I received a copy of my credit report and am disputing some items that need to be deleted. I have highlighted and numbered these disputed items on the attached copy. The reasons these items should be deleted are indicated below:

Item #	Reason for Deletion
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According to the provisions of the Fair Credit Reporting Act 611(a) [15 USC 1681i(a)], these disputed items must be investigated or deleted from my credit record within 30 days. In the interim, these items should be noted on my credit record as "in dispute." I am also requesting the names, addresses and telephone numbers of all individuals you can contact during your investigation so that I may follow up.

Please notify me that the above items have been deleted pursuant to 611 (a)(6) [15 USC 1681j (a) (6)]. I am also requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of 612 [15 USC 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **CORRECTIONS TO CREDIT REPORT**

To Whom It May Concern:

I received a copy of my credit report and am disputing some items that need to be corrected. I have highlighted and numbered these disputed items on the attached copy. The reasons these items should be corrected are indicated below:

Item #	Reason for Correction
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According to the provisions of the Fair Credit Reporting Act 611(a) [15 USC 16811(a)], these disputed items must be investigated or deleted from my credit record within 30 days. In the interim, these items should be noted on my credit record as "in dispute." I am also requesting the names, addresses and telephone numbers of all individuals you contact so that I may follow up.

If it is determined through your investigation that the disputed items are inaccurate, please correct my file and send me notification that the information has been updated or deleted.

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of 612 [15 USC 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **FAILURE TO RESPOND TO DELETION/CORRECTION LETTER**

To Whom It May Concern:

On [insert date of first letter], I sent a letter requesting that you investigate or delete disputed items from my credit report, as well as place these items in a "dispute status" during this investigation. As of this date, you have failed to respond to my request. A copy of my original letter is attached for your review.

The law stipulates that you must investigate within 30 days of receiving my letter and respond within 5 days of completing your investigation. You have not followed the stipulations of the law.

I may suffer damages because I need to rely on an accurate and complete statement of my credit record and demand that you investigate and update my report as requested immediately. Otherwise, I will contact the Federal Trade Commission.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **ADDITIONS TO CREDIT REPORT**

To Whom It May Concern:

While reviewing a copy of my credit report, I discovered that some of my credit references are not included. Please add the following accounts to my credit report.

Merchant Name	Merchant #	Account #
I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of 612 [15 USC 1681j] of the Fair Credit Reporting Act, there should be no charge for this report because it is incomplete.		

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **UNAUTHORIZED INQUIRY**

To Whom It May Concern:

I reviewed a copy of my credit report and [company name] ran an unauthorized credit inquiry on me on [date].

I never authorized such action and this constitutes a violation of my rights under the Fair Credit Reporting Act §604. Please contact [company name] and investigate this occurrence.

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report. In addition, as part of your investigation, please send the names, business address and phone numbers of those who made unauthorized credit inquiries so I may contact them directly.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **FRIVOLOUS LETTER REJECTION**

To Whom It May Concern:

I am in receipt of your letter stating that my dispute of items in my credit report was "irrelevant and frivolous." I am upset that your credit reporting agency would try such a blatant stall tactic. I am demanding that you reinvestigate my credit file under the Fair Credit Reporting Act Section 611 [15 USC 16811].

Enclosed is a copy of my original letter and credit report with the disputed items highlighted. Additional stall tactics on the part of your organization will be reported to the Federal Trade Commission.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: CONSUMER STATEMENT FOR DISPUTED ITEMS FOLLOWING INVESTIGATION

To Whom It May Concern:

Your investigation has not resolved my dispute of the accuracy and completeness of the highlighted items on my attached credit report. According to the Fair Credit Reporting Act, § 611(6) [USC 15 1681i(b)], I am entitled to "file a statement setting forth the nature of the dispute." I would like potential future creditors to be aware of the dispute, and want the following statement included in my credit report.

[consumer statement]

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **CONSUMER STATEMENT FOR DISPUTED ITEMS**

To Whom It May Concern:

According to the Fair Credit Reporting Act, 5 611(b) [USC 15 1681i(b)], I am entitled to "file a statement setting forth the nature of the dispute:' I would like potential future creditors to be aware of the dispute, and want the following statement included in my credit report.

[consumer statement]

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of 5 612 [15 USC 5 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name

Address

City, State, Zip

Social Security #

Date

RE: **CONSUMER STATEMENT TO MAKE CREDIT FILE COMPLETE**

To Whom It May Concern:

According to the Fair Credit Reporting Act, § 611(b) [USC 15 1681i(b)], I am entitled to enter a consumer statement in my credit report so that the information is complete and the credit reporting process is fair and equitable to me. I would like the following statement to be made a part of my permanent record so that potential future creditors will be aware of certain circumstances that caused negative credit information.

[consumer statement]

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **BANKRUPTCY ACCOUNTS NOT IDENTIFIED**

To Whom It May Concern:

I received a copy of my credit report and the items listed below were included in my bankruptcy but are not identified as such on my credit report. Please see the attached copy of the credit report with these item numbers written next to the problem entries, as well as a copy of my court documents that list the creditors included in my bankruptcy.

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be investigated or deleted from my credit record within 30 days. In the interim, these items should be noted on my credit record as "in dispute." I am also requesting the names, addresses and telephone numbers of individuals you contacted so that I may follow up.

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Date

RE: **REQUEST TO UPDATE FOR COMPLETENESS OF ACCOUNT HISTORY**

To Whom It May Concern:

I received a copy of my credit report and am disputing information concerning my payment history. Accordingly, I am requesting that you investigate my dispute and add the attached history of payments to my credit file under the Fair Credit Reporting Act, § 611(a) [15 USC 1681i(a)1.

I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681 ji, there should be no charge for this report. Additionally, if you contact any people to make the necessary updates, please provide me with their names, business addresses and telephone numbers so that I may follow up directly.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name

Address

City, State, Zip

Social Security #

Date

Credit Reporting Agency
City, State, Zip

RE: **MAILING LIST RESTRICTIONS**

To Whom It May Concern:

I do not wish to have my name, address, telephone number, credit file or other information sold or traded with any marketers. In addition, please do not allow credit issuers to pre-screen my credit file for credit offers.

I am requesting that all information about me and my accounts remain private. I want my name, address and credit data excluded from your marketing lists.

Thank you for your assistance in this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #

Your Address
City State Zip
Date

Creditor
City, State, Zip

RE: **REPAYMENT AGREEMENT FOR ACCOUNT**

Dear (Name):

Thank you for speaking with me on [date] regarding my account. As discussed, I have been prompt in paying in the past, but have recently been late due to the following circumstance(s):

I am requesting an amended repayment agreement until my financial situation improves. I would like to pay \$[amount] for the next [number] payment periods. After that time, I agree to resume making my full monthly payments.

I understand that during this time, I will not use any credit with [company name]. If my situation changes, I will contact you immediately.

Thank you for your understanding and assistance with this matter. If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Date of Birth:

Your Address
City State Zip
Date

Creditor
City, State, Zip

RE: **NOTICE OF OVERDUE ACCOUNT**

Dear (Name):

I am aware that my [account #] is overdue, but I have been unable to make payments in a timely manner due to the following circumstances:

My financial difficulties are due to a temporary situation, and I can make a payment by [date]. I will be able to resume my regular payments as of [date].

I appreciate you working with me during this difficult time. Your cooperation and understanding are greatly appreciated.

Thank you for your understanding and assistance with this matter. If you have any questions or need additional information, please contact me at (###) ###-####.

Sincerely,

Your Name
Date of Birth:

Your Address
City State Zip
Date

Creditor
City, State, Zip

RE: **REDUCED PAYMENT REQUEST FOR ACOUNT**

Dear (Name):

I am currently experiencing financial difficulties because [reason].

I have examined my finances and developed a careful budget that includes payment to each creditor.

To provide for my necessary expenses, I am requesting that each creditor accept a reduced payment until my situation improves. In place of my regular payment of [amount], I am requesting that you accept payment of [amount] each month.

I am making every effort to correct my financial situation and expect things to be resolved as of [date]. Until I resume my regular repayments, I will not incur any new debt obligation.

Enclosed is my first reduced payment.

Thank you for your understanding and cooperation during this difficult time. If you have any questions or need additional information, please contact me at (###) ###-####.

Sincerely,

Your Name
Date of Birth:

Your Address
City State Zip
Date

Creditor
City, State, Zip

RE: **REQUEST FOR CEASING PHONE CALLS**

Dear (Name):

I have been receiving telephone calls from you concerning my [account #]. As you have been informed repeatedly, I cannot pay the bill at this time.

Under 15 USCA 1692 c of the Fair Debt Collection Practices Act, this is my formal notice for you to cease all telephone calls except for those permitted by federal law.

Sincerely,

Your Name
Date of Birth:

Your Address
City State Zip
Date

Creditor
City, State, Zip

RE: **PROPOSAL TO SETTLE ACCOUNT**

Dear (Name):

Based on our recent discussions, you are aware that I am in financial difficulties because of [reason] and am not currently able to make payments on my account.

My income barely covers my living expenses, and I have no assets to sell to pay you or my other creditors.

I am committed to paying this debt and am willing to offer a settlement of cents on the dollar as payment in full.

According to my records, my balance is S[amount]. Based on a settlement of cents on the dollar, I can make my payment in full of \$[amount] by [date].

If you accept this proposal, please be prepared to report this account as "paid in full" to all three credit reporting agencies once I have made the payments we agree upon, and indicate such in writing to me as soon as possible

Thank you for your understanding and cooperation during this difficult time. If you have any questions or need additional information, please contact me at (###) ###-####.

Sincerely,

Your Name
Social Security Number:

Date

President

Company

City, State, Zip

RE: **UNAUTHORIZED CREDIT INQUIRY**

Dear [President's name]:

I recently discovered that your company ran an unauthorized report on me on [date]. I did not authorize such an inquiry and demand that you contact [name of credit reporting agency] immediately and have your inquiry deleted from my credit file.

If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name

Address

City, State, Zip

Social Security #

Date

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580

RE: **CREDIT COMPLAINT LETTER**

To Whom It May Concern:

I am writing to file a complaint against [creditor or credit reporting agency].

[Explain the situation and include names and telephone numbers of people you have spoken to.]

Over the past several months, I have tried to resolve this issue, but to no avail. Enclosed is documentation regarding my dealings with [company] to date.

I am requesting your assistance in putting an end to this matter. If you have any questions or need additional information, please contact me at (###) ###-####.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name
Address
City, State, Zip
Social Security #