

CREDIT-REBUILDING LETTERS

Index of Credit-Rebuilding Letters

<i>Letter #</i>	<i>Letter Should Be Sent to</i>	<i>Reason to Send Letter (Letter Name)</i>
1	Credit Reporting Agency/Bureau	Request for Credit Report
2	Credit Reporting Agency/Bureau	Request for Free Credit Report
3	Credit Reporting Agency/Bureau	Deletions to Credit Report
4	Credit Reporting Agency/Bureau	Corrections to Credit Report
5	Credit Reporting Agency/Bureau	Failure to Respond to Deletion/Correction Letter
6	Credit Reporting Agency/Bureau	Additions to Credit Report
7	Credit Reporting Agency/Bureau	Unauthorized Inquiry
8	Credit Reporting Agency/Bureau	Frivolous-Letter Rejection
9	Credit Reporting Agency/Bureau	Consumer Statement for Disputed Items Following Investigation
10	Credit Reporting Agency/Bureau	Consumer Statement for Disputed Items
11	Credit Reporting Agency/Bureau	Consumer Statement to Make Credit File Complete
12	Credit Reporting Agency/Bureau	Bankruptcy Accounts Not Identified
13	Credit Reporting Agency/Bureau	Request to Update for Completeness of Account History
14	Credit Reporting Agency/Bureau	Mailing-List Restrictions
15	Creditor	Repayment Agreement for Account
16	Creditor	Notice of Overdue Account
17	Creditor	Reduced-Payment Request for Account
18	Creditor	Request for Ceasing Phone Calls
19	Creditor	Proposal to Settle Account
20	Credit Inquirer	Unauthorized Credit Inquiry
21	FTC	Credit Complaint Letter
22	FTC	Predatory Lending Complaint
23	Bureaus	Credit Freeze Letter
24	Debt Collector, CC - Bureaus	Debt Validation Letter
25	Debt Collector	Terms Agreement

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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:

Birthdates:

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 (XXX) XXX-XXXX.

Thank you.

Sincerely,

Bruce Smith

[Letter #1]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 sixty days ago from the company that denied credit to me, your credit bureau issued the report that was used to determine my credit evaluation.

Section 609 [15 USC 1681g] of the Fair Credit Reporting Act of 1970 provides that your credit bureau should 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 (b)], there should be 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 address noted below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #2]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

RE: DELETIONS 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 deleted. I have highlighted and numbered these disputed items on the attached copy. The reasons why these items should be deleted are indicated below:

<u>Item #</u>	<u>Reason for Deletion</u>
---------------	----------------------------

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be reinvestigated or deleted from my credit record within 30 days. During the investigation period, these items must be removed from my credit report as the mere reporting of items prior to debt validation constitutes collection activity. I am also requesting the names, addresses and telephone numbers of individuals you contacted during your investigation.

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 address noted below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #3]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 why these items should be corrected are indicated below:

<u>Item #</u>	<u>Reason for Correction</u>
---------------	------------------------------

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be reinvestigated 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.

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 address noted below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #4]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 reinvestigate or delete disputed items from my credit report as well as place temporarily remove these items from my report during the investigation period. 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 remove the disputed items from my report immediately as you failed to comply with the law. Otherwise, I will contact the Federal Trade Commission and advise them of your apparent disregard for consumer protection laws.

If you have any questions or need additional information, please contact me at the address noted below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #5]

[Date]

CRA
City, State, Zip

RE: ADDITIONS TO CREDIT REPORT

To Whom It May Concern:

While reviewing a copy my credit report, I discovered that some of my credit references are not included but have been reported. Please add the following accounts along with my credit history as evidenced by the attached letter from the merchant to my credit report.

<u>Merchant Name</u>	<u>Merchant #</u>	<u>Account #</u>
----------------------	-------------------	------------------

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 currently is incomplete.

If you have any questions or need additional information, please contact me at the address listed below.

Thank you for your prompt attention to this matter.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #6]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 as well as a violation of my rights to privacy. Please contact [company name] and investigate such 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 address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #7]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 1681I]. You have no way to ascertain the legitimacy of my action without investigating the items in question.

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, please contact me at the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #8]

[Date]

CRA
City, State, Zip

**RE: CONSUMER STATEMENT FOR DISPUTED ITEMS FOLLOWING
INVESTIGATION**

To Whom It May Concern:

Your reinvestigation has not resolved my dispute regarding the accuracy and completeness of the highlighted items on my attached credit report. According to the Fair Credit Reporting Act, § 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---100 words or less]

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 the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #9]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

RE: CONSUMER STATEMENT FOR DISPUTED ITEMS

To Whom It May Concern:

According to the Fair Credit Reporting Act, § 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---100 words or less]

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 (XXX) XXX-XXXX.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #10]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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-100 words or less]

If you have any questions or need additional information, please contact me at the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #11]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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 which lists 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 updated to reflect discharge in bankruptcy.

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 the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #12]

[Date]

Credit Reporting Agency/Bureau
City, State, Zip

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)].

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. Additionally, if you contact any entity (person or company) in order to make the necessary updates, please provide the names, business address and telephone numbers so that I may follow up directly if needed.

If you have any questions or need additional information, please contact me at the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #13]

[Date]

Credit Reporting Agency/Bureau
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 prescreen 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 with this matter.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Letter #14]

[Date]

Creditor
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

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 be using 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 the address listed below.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #15]

[Date]

Creditor
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

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 temporary. I can make a payment by [date]. I will be able to resume my regular payments as of [date]. During this modification period, I respectfully ask that you do not report my payments as late to the credit reporting repositories.

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

If you have any questions or need additional information, please contact me at the address listed below.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #16]

[Date]

Creditor
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

RE: REDUCED-PAYMENT REQUEST FOR ACCOUNT

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.

In order to provide for my necessary expenses, I am requesting that each creditor accept a reduced payment until my situation improves with the full understanding that the reduced payment is temporary. 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.

Upon your approval, I will immediately remit 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 address listed below.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #17]

[Date]

Creditor
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

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. I am not cutting off communication with your company but rather reduce all communication to writing.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #18]

[Date]

Creditor
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

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 in order to pay you or my other creditors.

I am committed to paying this debt and am willing to offer a settlement of \$_____ as payment in full.

Additionally, I ask that you report this account as “paid in full” and “paid as agreed” all major credit reporting agencies. I know you have discretion to report as you deem appropriate so long as consistent with federal law. If you agree to these conditions, please notify me in writing and I will immediately facilitate payment.

If you have any questions, please contact me at the address listed below.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #19]

[Date]

President
Company
City, State, Zip

*****SENT VIA CERTIFIED MAIL*****

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. You do not have a permissible purpose to pull my credit report hence invaded my right to privacy and may subject to a fine.

If you have any questions, please contact me at the address listed below.

Thank you for your prompt attention to this matter.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #20]

[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 situation including name 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 the address listed below.

Thank you for your assistance.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter #21]

[Date]

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

RE: PREDATORY LENDING COMPLAINT

To Whom It May Concern:

I am writing to file a complaint against [Loan Company] because of their predatory lending practices.

[Explain situation including name and telephone numbers of people you have spoken to]

I am requesting that you investigate this company and take any appropriate regulatory action, including any necessary referrals to state agencies. It is important that we put an end to these types of deceptive and unethical business practices.

If you have any questions or need additional information, please contact me at the address listed below.

Thank you for your assistance.

Sincerely,

Bruce Smith
Address
City, State, Zip

[Letter 22]

[Date]

[Credit Repository Agency]

Security Freeze

[Address]

RE: CREDIT FREEZE

Dear [Repository]:

I respectfully request a credit freeze on my credit file. My name is [your name].

My former name was (if applicable).

My current address is listed below. My former address was [former address].

My social security number is [social security number].

My date of birth is [date of birth].

I have enclosed photocopies of my state issued identification along with proof of current residence. (Utility bill will suffice).

I have enclosed a fee of \$_____ for this service (Please check your state credit freeze laws to determine fee).

Or

I am victim of identity theft and have attached a copy of the investigative report from my local law enforcement agency. Per the laws of the state of [state], I do not have to render a fee for the aforementioned freeze request.

Thank you for your assistance.

Sincerely,

Bruce Smith

Address

City, State, Zip

[Letter 23]

[Date]

[Debt Collector Name]

*****SENT VIA CERTIFIED MAIL*****

[Address]

RE: VALIDATION OF ACCOUNT

Account #: [Acct #]

To Whom It May Concern,

I neither affirm, nor deny this purported debt. You claim I owe your company [\$].

This letter is being sent to you in response to an entry made on my Credit Report dated [date]. Please be advised that this is not a refusal to pay the debt, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec 809 (b) that your claim that I owe you money is disputed, and validation is requested.

Under the Fair Debt Collections Practices Act, I have the right to request validation of the debt you say I owe you. I am requesting proof that I am the correct party, and there is some contractual obligation which is binding on me to pay this debt. This is NOT a request for "verification" via E-Oscar or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section of the Fair Debt Collection Practices Act.

Reporting inaccurate and unsubstantiated information to a credit reporting agency may constitute fraud under federal law. Compliance with this request is required under the laws of state and federal statutes.

Debt validation includes the following:

1. Who was the original creditor on this account, and what was the account number?
2. What was the original amount owed? Please provide a complete payment history, starting with the original creditor.
3. Please provide me documentation that indicates that I agreed to pay someone this sum of money.
4. What was the original date of delinquency for this account?
5. Agreement that grants you the authority to collect on this alleged debt, or proof of acquisition by assignment.
6. What did you pay for this account, and how did you calculate the current amount owed?

I require compliance with the terms and conditions of this letter within 30 days of your certified receipt, or a complete removal from my credit profile, in writing, of your claim. In the event of noncompliance, I reserve the right to file charges and/or complaints with the FTC, and appropriate county, state, and federal authorities. I also hereby reserve my right to take private civil action against your company to recover damages.

In addition, the Fair Credit Reporting Act states that while this item is being investigated you must indicate to the bureau that the account is under dispute and will remove/cease from reporting this information to the Credit Reporting Agency until full validation has been completed.

I have sent a copy of this request for validation to the three national Credit Reporting Agencies to begin their 30-day investigational process concurrent with your investigation.

Sincerely,

Bruce Smith
Address
City, State, Zip

CC: TransUnion, Equifax, Experian

[Letter 24]

[Date]

Bruce Smith
Address
City, State, Zip

RE: TERMS AGREEMENT

(Debt collector acct #/ reference original acct #)

Dear Mr. Smith:

In regards to our verbal agreement to accept settlement of the amount owing on the above described account, please accept this letter as our acceptance of the terms listed below once we have received your payment.

TERMS:

1. [Debt collector name] agrees to accept [\$xxx.xx] as payment in full for debt originally owned by [original collector] [original account #] listed under [debt collector name/account number].
2. [Debt collector name] agrees to report this tradeline to the three main Credit Repositories/Bureaus as a "Zero Balance" and "Paid as Agreed" account.
3. [Debt collector name] will not give this tradeline any new account number, resell this debt or any remaining balance to any other party, re-age the or change the original date of delinquency for this account, or change the reporting status after the terms of the agreement have been met other than the agreement listed in #2 above.
4. *(Note to consumer, negotiate for this #4 if possible, however if successful, you will not need terms #2 and #3. Make sure you leave enough time for your delivery method)*

[Debt collector name] will remove the account in its entirety as it was reported in error.

This payment must be received by [debt collector] within __ business days of this letter at the address listed below.

Sincerely,

Debt Collector
(Name/title of individual making decision)
Address
City, State

[Letter #25]