

PRINTABLE + FILLABLE PDF KIT

Credit Report Dispute Kit

Find mistakes on your credit reports and get them fixed, with 17 fillable letters and a tracker.

17 fillable letters

Dispute tracker

Fill on your phone or print

- Works with Equifax, Experian, and TransUnion
- Every federal deadline in plain English
- Clean letter pages, ready to sign and mail



CONTENTS

What's inside

Tap any line to jump to that page.

Getting started	2
Fill this in once	2
How this kit works	4
How a dispute works	5
Get your reports and find the mistakes	6
Which letter do I need?	7
Before you mail checklist	8
The letters	9
Letter 1: This account is not mine	10
Letter 2: The balance or amount is wrong	12
Letter 3: A late payment I made on time	14
Letter 4: Paid or settled, but still shows unpaid	16
Letter 5: The same debt is listed twice	18
Letter 6: The item is too old to report	20
Letter 7: A closed account shows as open	22
Letter 8: My personal information is wrong	24
Letter 9: An inquiry I did not authorize	26
Letter 10: A public record is wrong	28
Letter 11: Direct dispute to the company that reported it	30
Letter 12: How did you verify it?	32
Letter 13: No response to my dispute	34
Letter 14: Dispute again with new proof	36
Letter 15: Medical debt that should not be there	38
Letter 16: Goodwill request for a late payment	40
Letter 17: Add my statement to my file	42
After you send	44
When the results come back	44
Dispute tracker	45
Notes	46
Sources	47

KNOW THE RULES

How a dispute works

These timelines come from the Fair Credit Reporting Act, the federal law that covers credit reports.

- **Day 0.** The bureau receives your letter. The clock starts here, not when you mail it.
- **Within 5 business days.** The bureau tells the company that reported the item about your dispute and sends along your information.
- **By day 30.** The bureau must finish. It can take up to 15 more days if you send new information during the first 30 days.
- **Within 5 business days after it finishes.** The bureau sends you the results in writing, with a free copy of your report based on the updated file.
- **After that.** You can ask how it checked the item (answer due within 15 days), dispute with the company directly, or add your own statement.

The rules at a glance

Rule	What it means for you	Law
Free investigation	The bureau cannot charge you to investigate.	15 U.S.C. § 1681i(a)(1)
30 days, sometimes 45	30 days from when the bureau gets your dispute. Up to 15 more if you add information during that time.	§ 1681i(a)(1)
Can't verify it? Delete it.	Wrong, incomplete, or unverifiable information must be deleted or fixed.	§ 1681i(a)(5)
Results in writing	Within 5 business days after the investigation ends.	§ 1681i(a)(6)
Frivolous disputes	A bureau can refuse a dispute with no details, but must tell you why within 5 business days.	§ 1681i(a)(3)
Your statement	If the item stays, you can add a short statement to your file.	§ 1681i(b)
Time limits	Most negative items: 7 years. Bankruptcies: 10 years.	15 U.S.C. § 1681c