

M C C A R T H Y

L A W P L C

DISPUTE LETTERS

TABLE OF CONTENTS	
Dispute Letter Requirements	1
Dispute Letter Tips.....	1
Additional Documentation	1
SAMPLE LETTERS	
1099	2
Account Settled directly with Bank.....	3
Account Settled with Agent.....	4
Account reporting Charge Off and Balance Settled.....	5
Duplicate Reporting.....	6
Account Sold to Debt Buyer – Original Creditor still Reporting.....	7
Non Recourse Debt Discharged in Foreclosure.....	8
Account Included in Bankruptcy – Reporting a Balance.....	9
Authorized User Dispute.....	10
Account Past 7 Year Reporting.....	11
Unknown Account.....	12
Account Belonging to Relative.....	13

Dispute Letter Requirements:

When sending a Dispute Letter, McCarthy Law requires the following items in a Dispute Letter for Litigation ready files:

1. Client's Full Name
2. Client's Full Social Security Number
3. Client's Date of Birth
4. Client's Address
5. The account at Issue and Error – (account number, name and specific Error)
* For the best results, be specific with the type of Error.

Helpful but not required:

1. Report number of credit report
2. Date of credit report
3. One Error per Letter

Dispute Letter Tips:

1. Language:

Please refrain from using language such as “you are violating my rights”, “I am angry” or “this is an outrage”. Unfortunately, letters containing this language cannot be used in a litigation. An additional Dispute Letter will need to be sent and this will hold up moving forward in litigation.

2. Mailing:

In our experience, we have found that it is best if Dispute Letters are mailed from the client's home state. This will give client the best chance for a proper response from the credit bureaus the first time.

3. Proof of the Error:

Make sure to include proof of the error, if it is needed. For example, if you are disputing a 1099 issue, please include a copy of the 1099 with the Dispute Letter.

Additional Documentation:

If any additional document is required, McCarthy Law will reach out to the client.

Type: 1099 Dispute Letter – If available, Include a copy of 1099 for proof of error

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item ****Bank****, Account ******* is incorrectly reporting a balance owed of **\$******. This is inaccurate as a 1099 was issued by *****Bank** for the full balance. See 1099 enclosed. I am requesting that the item be corrected to reflect a zero balance owed.

Please investigate this matter and correct the disputed item as soon as possible.

Sincerely,

Name

Type: Account Settled Directly with Bank – If available, Include Proof of Error Settlement Letter or cancelled payments or checks

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of **\$****. Account **#*****. This account was settled with ****Bank****. No monies are currently owed to ****Bank****.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Account Settled with Agent– If available, Include Proof of Error Settlement Letter or cancelled payments or checks

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of **\$*****. Account **#*****. This account was settled with ********, an agent acting on behalf of ****BANK****. The account was paid as agreed as of ****Date****. ****Bank**** should no longer be reporting this balance.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Account reporting Charged Off and Balance – Settled – If available, Include Proof of Error Settlement Letter or cancelled payments or checks

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item ****Bank****, Account #******* is incorrectly reporting a current status of "charged off" as of ********. The charge off amount was \$******* for this account. This is inaccurate as this account was settled directly with ******** and paid off as of *******. I am requesting that the status be updated to reflect the account is now "Paid as Agreed."

Please investigate this matter and correct the dispute item immediately.

Sincerely,

Name

Type: Duplicate reporting

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached are several pages from my credit report reporting debt owed to ****Bank****, Account # ********. This account is incorrectly reporting twice on my report, once with no balance owed and the second time with a balance reporting of **\$******. No monies are currently owed to US Bank.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Account sold to Debt Buyer – Original Creditor Still reporting the Balance

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of **\$***** – Account # *******. This account was sold by ****Bank**** in ****year if known****. I have since settled this account with ****Name of Debt Buyer****, the current owner. No monies are currently owed to ****Bank****.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Non Recourse Debt Discharged in Foreclosure

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of \$*** – Account # ***. No monies are currently owed to ****Bank**** and the balance should be reported as \$0. This account was a non-recourse debt discharged in foreclosure. It should show as foreclosure – not charge-off.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Account Included in Bankruptcy – Reporting a Balance

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of **\$***** – Account # *******. This account was included in my Bankruptcy proceeding. It should be reporting as a zero balance owed.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Authorized User Dispute

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of \$*** – Account # ***. I am an authorized user for this account. The reporting of this account is not accurately reflecting the balance for my card. I am requesting that the item be corrected to reflect my actual balance owed.

I am requesting that this account be immediately corrected on my credit report to reflect a zero balance.

Sincerely,

Name

Type: Account Past 7 Years Reporting

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of \$*** – Account # ***. This account should be removed as it is more than seven years since the initial delinquency occurred.

I am requesting that this account be immediately deleted from my credit report.

Sincerely,

Name

Type: Unknown Account

Name
Address

Date

CRA

**Re: Name:
Social Security #:
Date of Birth:
Report date:
File #**

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of \$*** – Account # ***. I have no knowledge of this account.

I am requesting that this account be immediately deleted from my credit report.

Sincerely,

Name

Type: Account Belonging to Relative

Name
Address

Date

CRA

Re: Name:
Social Security #:
Date of Birth:
Report date:
File #

To Whom It May Concern,

Attached is a page from my credit report reporting debt owed to ****Bank**** in the amount of **\$***** – Account # *******. I have no knowledge of this account. This account does not belong to me. It belongs to my ****relative**** ****name****.

I am requesting that this account be immediately deleted from my credit report.

Sincerely,

Name