

Mortgage Late Removal – Reg Z Letter Builder

Generate dispute letters that leverage Regulation Z's "prompt crediting" rule and core FCRA duties. Fill in the form, then copy, download, or edit the letters.

Reg Z: 12 CFR §1026.36(c)(1)(i)

FCRA §611 (15 U.S.C. §1681i)

FCRA §623 (15 U.S.C. §1681s-2)

Optional: RESPA Reg X 12 CFR §1024.35

Borrower & Account

Full Name

Jane Q. Borrower

Street Address

123 Main St

City, State ZIP

Houston, TX 77001

Email

jane@example.com

Phone

(555) 123-4567

Last 4 SSN

1234

Date of Birth

MM/DD/YYYY

Mortgage Servicer (Furnisher)

ABC Mortgage Servicing, LLC

Loan Number

#####

Dispute Details

Late payment(s) you are disputing (list months/dates)

e.g., 02/2024, 05/2024

Actual payment receipt date(s) by servicer (as evidence)

e.g., 02/01/2024, 05/01/2024

Brief description of error (what went wrong)

Payment was received by servicer but placed in suspense and not credited as of date of receipt, creating a false 30-day delinquency.

Evidence included (attach copies when mailing)

Bank statements, payment confirmation, servicer ledger, screenshots of online portal, mailed receipt, correspondence, etc.

Optional: Include RESPA Reg X "Notice of Error" language in furnisher letter?

Yes – include Reg X §1024.35 language

Today's Date

Auto

Tip: accuracy hinges on **date of receipt**. If the servicer received the payment on time but credited it later (or misapplied it), that "late" is not accurate under FCRA when read with Reg Z.



Dispute Targets

Experian (prefilled)

Experian
P.O. Box 4500
Allen, TX 75013

Equifax (prefilled)

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374-0256

TransUnion (prefilled)

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000



Source: Experian mail dispute address.

Source: Equifax dispute form instructions.

Source: TransUnion credit disputes page.

Servicer Mailing Address (you fill in)

ABC Mortgage Servicing, LLC
Attn: Credit Reporting/Disputes
[Street]
[City, State ZIP]

Servicer "Direct Dispute" Email/Fax (optional)

Email: disputes@abcmortgage.com
Fax: (###) ###-####

Use the servicer's "direct dispute" or "qualified written request" address if listed on statements or website.

Generate Letters

Reset

After generation, scroll to the letter outputs to copy, download, or edit.

Letters

Experian Letter

[Copy](#) [Download](#)

Generate first.

Equifax Letter

[Copy](#) [Download](#)

TransUnion Letter

[Copy](#) [Download](#)

Servicer (Furnisher) Letter

[Copy](#) [Download](#)

This tool is educational and not legal advice. Keep copies of everything you send. Consider sending by certified mail.

What the citations do (quick reference)

- **Reg Z – 12 CFR §1026.36(c)(1)(i):** Servicer must credit a mortgage payment "as of the date of receipt." Failure (or suspense misapplication) can falsely create a delinquency. (CFPB regulation text)
- **FCRA §611 (15 U.S.C. §1681i):** Bureau must reinvestigate disputes within ~30 days; must correct or delete inaccurate items and describe their verification method on request.
- **FCRA §623 (15 U.S.C. §1681s-2):** Furnishers must not report information known to be inaccurate; after notice of dispute they must investigate/review and correct/notify CRAs.
- **Optional: RESPA Reg X – 12 CFR §1024.35:** "Notice of Error" for servicing mistakes (misapplied payments, failure to credit as of receipt) with timelines for response/correction.

