

FCRA Dispute Letter Builder

Multi-item generator for CRAs, furnishers, and inquiry pullers using FCRA §§ 611, 623, 605B and §604. Paste items, select reasons, and generate letters.

FCRA §611 Reinvestigation & MoV FCRA §623 Furnisher Duties & DOFD FCRA §605(a) Obsolescence FCRA §605B Identity-Theft Block FCRA §604 Permissible Purpose (Inquiries)

How to use this tool

Consumer Profile

Full Name	Street Address	City, State ZIP
Jane Q. Consumer	123 Main St	Dallas, TX 75201
Email	Phone	SSN
jane@example.com	(123) 456-7890	123-45-6789
Date of Birth	Today's Date	Identity-Theft Package?
MM/DD/YYYY	11/28/2025	No
FTC Complaint # (optional)	Police Report # (optional)	
e.g., 136877957		

CRA Addresses (prefilled)

Experian	Equifax	TransUnion
Experian P.O. Box 4500 Allen, TX 75013	Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30374-0256	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016-2000

Update if you prefer different dispute addresses.

Reinvestigation Preference (optional)



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Request human review (not limited to e-OSCAR automated verification)

If checked, your CRA letters request a reasonable reinvestigation that is not limited to e-OSCAR. They also ask for ACDV/AUD details if automation is used.

Personal Information Corrections (optional)

<p>Delete incorrect names (one per line)</p> <p>e.g., JJJOHN SHAFT John A. Doe</p>	<p>Delete previous/incorrect addresses (one per line)</p> <p>123 Old St, City ST 00000 2508 Melody Ln, Ruston, LA 71270</p>
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Add/correct addresses (one per line)

(leave blank if none)
Your current address is already listed above in your profile.

Delete employers (one per line)

Delete phone numbers (one per line)

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The document contains 111 pages. SDA 1.0 Version 1.0, FSDA 2011, L6007(L)



Items to Dispute

[Add Item](#) [Save](#)

Type: Tradeline, Collection, Late Payment, Public Record, Hard Inquiry. Choose a reason to tailor the language.

Type	Creditor / Source	Acct / Ref (last 4)	Date (opened / inquiry)	Reason / Notes	Send to
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Tip: for "hard inquiry", put the puller in "Creditor/Source", set the inquiry date, and select "no permissible purpose / no authorization / identity theft".

[Generate Letters](#)

[Reset](#)

Outputs

Experian – §611 Reinvestigation Letter

[Copy](#) [Download .doc](#)

Generate first.

Equifax – §611 Reinvestigation Letter

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TransUnion – §611 Reinvestigation Letter

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Direct Furnisher Disputes (grouped by creditor)

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Inquiry Removal Letters (to pullers)

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Method of Verification Follow-Up (CRA)

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Educational use only; not legal advice. Send by certified mail and keep copies. If identity theft is claimed, attach the FTC/Police report to enable §605B blocking.

