

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)

☐

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)

Delete incorrect names (one per line)

Delete previous/incorrect addresses (one per line)

e.g., JJOHN SHAFT
John A. Doe

123 Old St, City ST 00000
2508 Melody Ln, Ruston, LA 71270

Add/correct addresses (one per line)

Delete employers (one per line)

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

EMPLOYER NAME
Another Employer

Delete phone numbers (one per line)

Options

204-201-6111
(555) 000-0000

☐
Keep only my current address on file (remove all others)

These requests are added to your CRA letters under FCRA §611 and §607(b).

Items to Dispute

Add Item

Save

Types: 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
This footer text is not included in the letter. It is used for testing purposes only. It is not included in the letter.					

tip: for "Hard Inquiry", put the pointer in "Creditor/Source", set the inquiry date, and select "no permission purpose" / "no authorization" / "identity theft".

Generate Letters

Reset

Outputs

Experian – §611 Reinvestigation Letter

Copy

Download .doc

Generate first.

Equifax – §611 Reinvestigation Letter

Copy

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TransUnion – §611 Reinvestigation Letter

Copy

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Direct Furnisher Disputes (grouped by creditor)

Copy

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Inquiry Removal Letters (to pullers)

Copy

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Method of Verification Follow-Up (CRA)

Copy

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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.

