



DISPUTE LETTER GUIDE

Contents

I.	Dispute Letter Requirements:	3
II.	Dispute Letter Tips:	3
1.	Language:	3
2.	Mailing:	3
3.	Proof of the Error:	3
III.	CRA Addresses:	3
IV.	Dispute Language Based on Error:	4
1.	Reporting a balance due on a settled or paid account:	4
1.1	Paid in full:	4
1.2	Settled with Furnisher:	4
1.3	Settled with Agent:	4
2.	Reporting a balance after 1099-C discharge	4
3.	Duplicate accounts:	5
4.	Debt buyer and original creditor reporting a balance	5
5.	Unknown account	5
6.	Short sale listed as foreclosure	5
7.	Debt discharged in bankruptcy, reporting a balance:	5
8.	Account too old to report	6
9.	Your information mixed with someone else's	6
10.	Authorized user's report shows all activity	6
11.	Incorrect/Late Payments:	6
12.	Deceased:	6

I. 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

II. 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. Please see the 10 Common Errors paper for a description of the evidence needed by error.

III. CRA Addresses:

Experian
Dispute Department
PO Box 4500
Allen, TX 75013

Equifax Information Services
LLC
PO Box 740256
Atlanta, Georgia 30374

TransUnion Consumer
Solutions
PO Box 2000
Chester, PA 19016

IV. Dispute Language Based on Error:

1. Reporting a balance due on a settled or paid account:

1.1 Paid in full

My credit report shows an outstanding balance owed to [Furnisher, Balance – Account #]. This account was paid in full, and no further amount is due and owing. I am requesting that this account be updated to reflect a zero balance. Please contact myself or [Furnisher] to verify.

1.2 Settled with Furnisher

My credit report is showing a debt owed to [Furnisher] in the amount of \$[balance from credit report]. This account was settled in full with [Furnisher] and there is no balance due and owing. I am requesting this inaccurate information be updated to reflect the settlement.

If there is any confusion, I suggest you contact myself or a representative from [Furnisher] to verify the settlement.

1.3 Settled with Agent

My credit report is showing a debt owed to [Furnisher] in the amount of \$[balance from credit report]. This account was settled in full with [Law firm // Collection agency] and there is no balance due and owing. I am requesting this inaccurate information be updated to reflect the settlement.

If there is any confusion, I suggest you contact myself or a representative from [Furnisher] or [Law firm // Collection agency] to verify the settlement.

2. Reporting a balance after 1099-C discharge

My credit report is displaying a debt owed to:

- [Furnisher], in the amount of \$[balance from credit report] – Account #[]

This information is inaccurate as the debt was discharged and a 1099 was issued by [Furnisher]. See the attached 1099. If there is any confusion, I suggest you contact myself or [Furnisher's] customer service representative.

3. Duplicate accounts

My credit report shows a debt owed to [Furnisher] twice, when I only have one account with [Furnisher]. I am requesting that you remove the one of the duplicate accounts. If you have any questions about this please contact myself or [Furnisher] to verify.

4. Debt buyer and original creditor reporting a balance

My credit report shows debts owed to [Furnisher] and to [Third Party]. These two accounts are the same account:

- [Furnisher], in the amount of \$[balance from credit report] – Account #[]
- [Third-party], in the amount of \$[balance from credit report] – Account #[]

I am requesting that you remove the one of the duplicate accounts. If you have any questions about this please contact myself or [Furnisher] to verify.

5. Unknown account

My credit report is showing an account with [Furnisher]. I have no knowledge of this account and believe that it is the result of identity theft. I have attached my FTC Identity Theft Affidavit to this dispute.

I am requesting that the account be removed from my credit report, and that if any of the information in my FTC Identity Theft Affidavit is reporting on my credit report, that you remove that information as well.

6. Short sale listed as foreclosure

Attached is a page from my credit report showing a foreclosure with [Furnisher – Account #]. This is misleading because the account was resolved through a short sale, not a foreclosure. Is should be reporting as a settled account, not a foreclosure.

7. Debt discharged in bankruptcy, reporting a balance

My credit report shows an outstanding balance owed to [Furnisher, Balance – Account #]. This account was discharged in a bankruptcy. I am requesting that this account be updated to reflect a zero balance. Please contact myself or [Furnisher] to verify, or you can find the discharge from court records.

8. Account too old to report

My credit report is showing a debt owed to [Furnisher] in the amount of \$[balance from credit report]. The last activity on this account was more than 7 years ago and so this account should have been removed from my credit report. I am requesting this inaccurate information be removed from my credit report.

9. Your information mixed with someone else's

My credit reports shows many accounts and information that does not belong to me. I believe that my credit file has been mixed with someone else's file. I am requesting that my report be updated to only include my information.

10. Authorized user's report shows all activity

My credit report shows account activity on [Furnisher – Account #] that does not correspond to my usage on the account. I am an authorized user on the account and all account activity is being reported on my credit report. I am requesting that my credit report be updated to only include my account activity.

11. Incorrect/Late Payments

My credit report is showing late payments to [Furnisher – Account #]. Those payments were made on time. I am requesting that the late payment markings be updated to reflect my accurate payment history. If there is any confusion, I suggest you contact myself or [Furnisher's] customer service representative.

12. Deceased

My credit report shows me as deceased. I am requesting that this information be updated, since I am alive. Please don't hesitate to contact me to verify that I am alive.