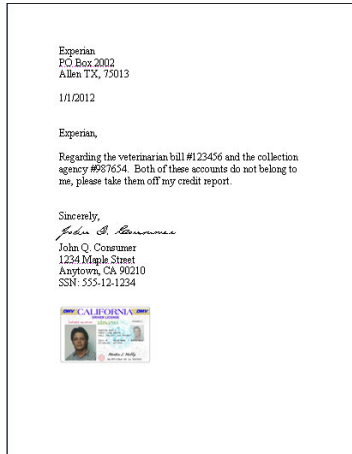


Credit Report Dispute Letter

Dispute Letter



As a provider of affordable credit repair, we get asked a lot of questions regarding writing credit report dispute letters, such as “How do I write a dispute letter?” or “How do I do it myself?”, so this video will cover the contents of an effective credit report dispute letter, and what it looks like so you can construct one of your own.

You should be aware the credit reporting agencies are massive corporations and have spent a lot of time and money doing their job, which is selling your credit report data.

They also have spent a lot of money learning how to avoid credit repair letters and your credit report dispute letters. Don't be surprised if your first efforts fail, or if the credit reporting agencies don't respond, - or - if they stall you with some nonsense, or claim they verified an item when they did not.

So lets start by saying you went to annualcreditreport.com, and got a free copy of your credit report sent to you. When you looked at it, there were 2 accounts you know don't belong to you, let's say an account with a local veterinarian, and a collection company collecting the veterinarian account.

Start your letter by knowing who you are sending the letter to, date it, and include their address. Then get right into it and be direct, list the name and account number of the items you are disputing. Then sign and date your letter, but you also need to include your identifying information, such as name, address and social security number. It's that simple! Make sure your penmanship is readable, then make a copy for your own records and mail your signed letter to the bureau. Sometimes it's helpful to include a photocopy of your drivers license.

Construct Your Own Dispute Letter



Experian
P.O. Box 2002
Allen TX, 75013

1/1/2012

Experian,

Regarding the veterinarian bill #123456 and the collection agency #987654. Both of these accounts do not belong to me, please take them off my credit report.

Sincerely,

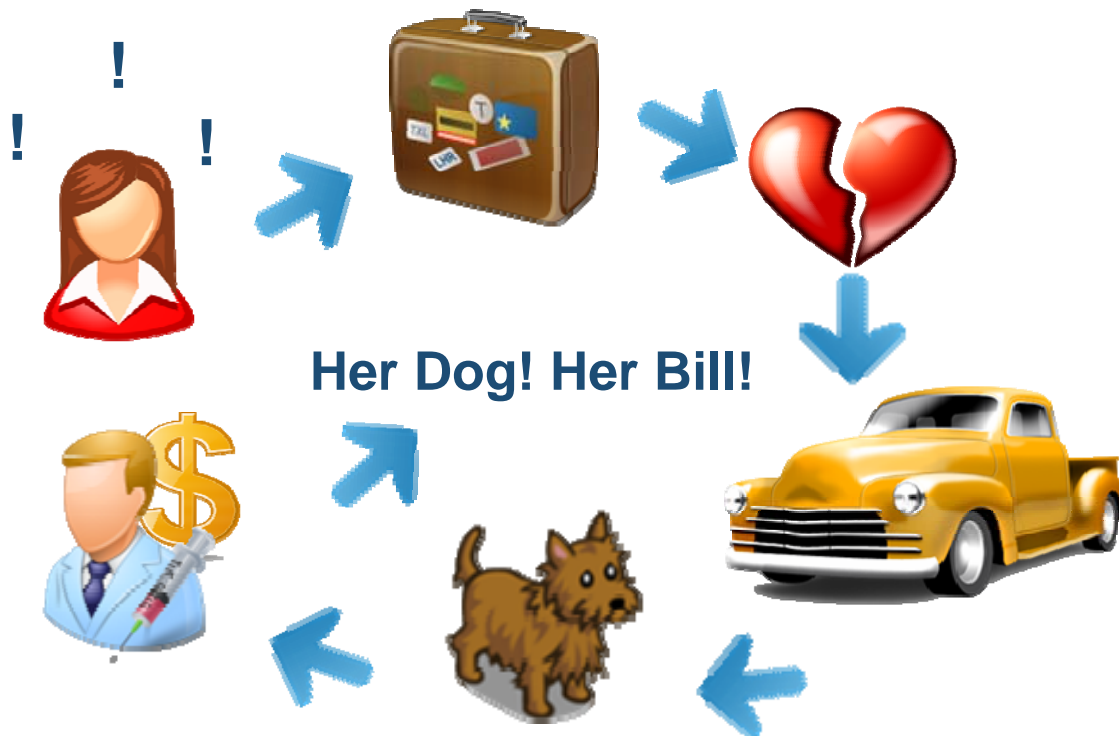
John Q. Consumer

John Q. Consumer
1234 Maple Street
Anytown, CA 90210
SSN: 555-12-1234



Don't Do This: Tell a Sad Story

"Those accounts belong to my ex wife, it happened when I stayed too long at the bar, when I got home she was MAD and had her stuff packed up - and said she wanted a DEEE-VORCE, then she STOLE my truck and ran over her OWN dog on the way out!, Well - I did take the poor dog to the vet but it was HER dog and HER vet bill!"



Don't do that! Keep it simple and get right to the point: "It's not my account, please take it off my credit report." It's that simple! Make sure your penmanship is readable, then make a copy for your own records and mail your signed letter to the bureau. Sometimes it's helpful to include a photocopy of your driver's license.

If your letter has too many irrelevant details and sounds like a story, then you are doing it wrong. Don't write a letter that tells a sad story. So if you get frustrated, don't waste a lot of time on it. Don't call them on the phone. Don't dispute it online, - you will waste time, and you won't get what you want. If it doesn't work, just hire a credit repair services professional. It's affordable and will save you time. Thank you for reading, and good luck.

Want to Repair Your Credit?

<http://www.LegacyLegal.com>

We Can Help you Take the Next Step



Hire an Affordable Professional!

