

FREE GUIDE

The 5-Step Credit Report Dispute Guide

Read your report, spot errors, write the letter and follow up, using your rights under the Fair Credit Reporting Act.

-
- 1 Get all three reports
 - 2 Spot real errors
 - 3 Section 609 vs. 611
 - 4 What a dispute letter must include
 - 5 Track and follow up
-



How to use this guide

This guide walks you through checking your credit reports and disputing errors yourself, for free, using the rights the Fair Credit Reporting Act (FCRA) already gives you.

There are five short chapters. Read them in order the first time. Each one ends with a checklist page you can print and work through tonight, one box at a time. You do not need to finish everything in one sitting: getting your reports and reading them carefully is real progress.

A few things to keep in mind as you go:

- **The goal is an accurate report, not an empty one.** The law lets you challenge information that is inaccurate, incomplete or out of date. Information that is correct can stay.
- **Keep copies of everything.** A simple folder and a dated log make every later step easier.
- **Send copies, never originals.** Bureaus and lenders do not return documents.
- **You can do all of this yourself.** Disputing with a credit bureau is free.

Contents

1. Get all three reports	page 3
2. Spot real errors (with a two-page error checklist)	page 6
3. Section 609 vs. 611	page 11
4. What a dispute letter must include	page 15
5. Track and follow up	page 19
Where to go from here	page 22

DisputeValet.com is self-help software. It is not a credit repair organization and does not guarantee any change to your credit report or score.

Published by YourCreditDispute, a demonstration site operated by Gamboa Software LLC. General education, not legal advice.

Get all three reports

You cannot dispute an error you have not seen.

Three nationwide credit bureaus, Equifax, Experian and TransUnion, each keep their own file about you. A lender may report to one bureau and not the others, or an update may reach one before another. That is why an error can appear on one report and not the other two, and why you should look at all three.

The one official site: **AnnualCreditReport.com**

Federal law requires each of the three bureaus to give you a free copy of your file at least once every 12 months when you ask through a single, centralized source: **AnnualCreditReport.com**. Beyond what the law requires, the bureaus now let you check your reports from each of them once a week for free through the same site. The Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB) both point people there.

Three ways to order

- **Online:** go to AnnualCreditReport.com. This is the fastest way, and you can usually view your reports straight away and save them as PDFs.
- **By phone:** call (877) 322-8228.
- **By mail:** download the Annual Credit Report Request Form from the official site and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. For phone and mail requests, the bureaus have 15 days from receiving your request to provide the report, so allow for mailing time too.

What you will need

To protect your file, the bureaus need to confirm who you are. The FTC says to be ready to give your name, address, Social Security number and date of birth. You may also be asked questions only you should know, such as the amount of a monthly loan payment. If you cannot be verified online, you can still request your reports by phone or mail.

Watch out for lookalike sites and scam messages

Many websites use the word "free" while trying to sell you something. The CFPB warns that some sites claiming to offer free reports require you to buy other products first, and others give you a report and then charge you for a service you have to remember to cancel.

- **Type the address yourself.** Enter annualcreditreport.com in your browser instead of clicking an ad.
- **Ignore unexpected emails.** The FTC says AnnualCreditReport.com and the bureaus will not email you asking for your Social Security number.
- **Be wary of payment requests.** If a site asks for card details before showing a "free" report, go back to the official site.

Other times you can get a free report

According to the FTC and the CFPB, the FCRA also gives you a right to a free report when:

- A company took "adverse action" against you, such as denying an application, because of a credit report. Ask the bureau named in the notice within 60 days.
- You are unemployed and plan to look for a job within 60 days.
- You receive public welfare assistance.
- Your report is inaccurate because of fraud, including identity theft.

Specialty consumer reporting companies, covering things like rental history or checking account history, also keep files. The CFPB keeps a list of them. If you were turned down for an apartment or a bank account, a specialty report may be where the problem sits.

Reports are not scores

Your free reports show what is in your file. They are not credit scores. A score is calculated from the information in your report, which is why checking the report comes first.

Timing tip: a bureau normally has 30 days to finish a dispute investigation. The FCRA sets a longer limit, 45 days, for a dispute that follows the free annual report you request through AnnualCreditReport.com. Plan for up to 45 days.

Get all three reports

Tick each box as you go.

- ☐ Typed annualcreditreport.com into my browser myself (no ads, no links from emails).
- ☐ Had my name, address, Social Security number and date of birth ready.
- ☐ Ordered my Equifax report.
- ☐ Ordered my Experian report.
- ☐ Ordered my TransUnion report.
- ☐ Saved each report as a PDF somewhere private, with today's date in the file name.
- ☐ Printed a copy of each report I can mark up, on a private printer.
- ☐ Checked whether I have a recent adverse-action notice (ask within 60 days for that free report).
- ☐ Thought about whether a specialty report (rental or bank account history) matters for me.
- ☐ Started a folder for this project: reports, documents and a dated log.
- ☐ Noted that a dispute after an AnnualCreditReport.com report can take up to 45 days.

Dates I pulled my reports

Bureau	Date pulled	Saved where
Equifax		
Experian		
TransUnion		

Spot real errors

Wrong balances, duplicate accounts, outdated items, and how to tell an error from an unwelcome fact.

What counts as an error

An error is information that is wrong, incomplete or out of date. A late payment you really made, reported with the right date and amount, is not an error, even if you wish it were not there. Disputing accurate information is unlikely to change anything and uses time you could spend on real problems.

How to read your reports

Read the three reports side by side, one section at a time: personal information, each account, public records, collections and inquiries. For every account, look at who reported it, the account number, whether it is open or closed, the balance and the "date reported", and the month-by-month payment history.

Identity errors

These are mistakes about who you are. The CFPB lists three kinds:

- **Wrong name, phone number or address.** Personal details are how bureaus match incoming information to your file, so errors here can lead to bigger problems.
- **Accounts that belong to someone with a similar name.** This is often called a "mixed file". Signs include accounts you do not recognise and addresses where you never lived, often appearing together.
- **Accounts opened through identity theft.** Accounts you never opened, or hard inquiries from lenders you never applied with, can be a sign that someone has used your identity. The CFPB and the FTC point you to [IdentityTheft.gov](https://www.identitytheft.gov) to report it and make a recovery plan.

Evidence to gather: proof of your correct name and address, such as a utility bill or bank statement, and for suspected identity theft, the report and recovery plan from [IdentityTheft.gov](https://www.identitytheft.gov).

Incorrect account status

These accounts are yours but are reported wrongly. The CFPB lists:

- **A closed account reported as open.**
- **Owner instead of authorized user.** If you were added to someone's card as an authorized user, you are not responsible for the debt.
- **Accounts wrongly marked late or delinquent.** Compare each late mark with your bank records.
- **Wrong dates** for the last payment, the date opened or the date of first delinquency.
- **The same debt listed more than once**, for example under both the original creditor and a collector, each showing a balance owed.

Data errors

- **Incorrect current balance.** Check the "date reported" first: a balance can look wrong because the creditor has not reported since your last payment.
- **Incorrect credit limit.** A limit reported lower than your real one can make it look as if you use more of your available credit than you do.

Outdated negative information

According to the FTC, a credit bureau can report most negative information for seven years and bankruptcy information for ten. The date of first delinquency matters here: a wrong date can keep an old item on your report longer than the law allows. Information past its reporting period is something you can dispute.

Which errors to tackle first

Start with the ones most likely to matter to a lender: accounts that are not yours, payments wrongly marked late, collections that are duplicated or not yours, and negative items past their reporting period. You can dispute several items at once, but keep each item clearly separated.

The next two pages are an error checklist. Go through each report with it, and write down every problem you find, the bureau that shows it and the document that proves the correct information.

Personal details and account status

Check each line against all three reports.

Personal information

- ☐ My name is spelled correctly, with no names I have never used.
- ☐ Every address listed is one where I actually lived.
- ☐ Phone numbers and employer details are mine.
- ☐ My date of birth and Social Security number (often partly hidden) look right.

Accounts I don't recognise

- ☐ I recognise every account on the report.
- ☐ No accounts appear that belong to someone with a similar name (mixed file).
- ☐ No accounts appear that I never opened (possible identity theft: see [IdentityTheft.gov](https://www.identitytheft.gov)).
- ☐ Every hard inquiry is from a lender I actually applied with.

Account status

- ☐ Accounts I closed are shown as closed.
- ☐ Where I am only an authorized user, I am not listed as the owner or a joint holder.
- ☐ Each late mark in the payment history matches a month I really paid late.
- ☐ No late marks appear in months when no payment was due.
- ☐ Accounts I paid in full are not shown as unpaid or in collection.

Balances, dates and duplicates

Write down every problem you find below.

Balances and limits

- ☐ Each balance matches my latest statement (after checking the "date reported").
- ☐ Paid-off accounts show a zero balance.
- ☐ Credit limits on my cards match my real limits.

Dates and duplicates

- ☐ Dates opened and last-payment dates are right.
- ☐ The date of first delinquency on any negative item is right.
- ☐ No negative item looks older than its reporting period (7 years; 10 for bankruptcy).
- ☐ No single debt shows a balance owed under two different names.

Problems I found

Bureau(s)	Company and account no.	What is wrong	Proof I have

Spot real errors

Tick each box as you go.

- ☐ Read all three reports side by side, every section, not just the summary.
- ☐ Worked through both pages of the error checklist for each report.
- ☐ Asked myself, for every item: is this actually wrong, or just unwelcome?
- ☐ Listed each error separately: bureau, company, account number, what is wrong, what is correct.
- ☐ Noted which bureau or bureaus show each error.
- ☐ Matched each error to a document that shows the correct information.
- ☐ Made copies of those documents (kept the originals).
- ☐ If I suspect identity theft, started a report at [IdentityTheft.gov](https://www.identitytheft.gov).
- ☐ Put my errors in order, starting with the ones most likely to matter to a lender.

Where should each dispute go? You can dispute with the bureau, with the company that supplied the information (the "furnisher"), or both. An error on only one report suggests the problem may be in that bureau's file. The same error on all three suggests it started with the furnisher. Chapter 4 covers the furnisher route.

Section 609 vs. 611

Two sections of the same law, doing two different jobs. One lets you see your file. The other lets you challenge what is wrong with it.

Where the numbers come from

The FCRA is printed in the U.S. Code starting at 15 U.S.C. §1681, and the law's own section numbers differ from the Code numbers:

- **FCRA §609** is 15 U.S.C. §1681g, "Disclosures to consumers."
- **FCRA §611** is 15 U.S.C. §1681i, "Procedure in case of disputed accuracy."

Section 609: the right to see your file

On your request, a consumer reporting agency must clearly and accurately disclose:

- All the information in your file at the time of your request.
- The sources of that information (with a narrow exception for some investigative reports).
- Who received your report: for employment purposes in the past two years, or for any other purpose in the past year.
- Dates, original payees and amounts of checks behind any negative entry.
- A record of certain inquiries from the past year for credit or insurance transactions you did not start.

The free report you get through AnnualCreditReport.com is a Section 609 disclosure; a related section, §612, is what makes it free. Section 609 does not require a credit score in the disclosure; you can request one separately, and a reasonable fee may apply.

A common misunderstanding about "609 letters"

You may see claims online that a "609 letter" can force a bureau to delete an account unless it produces a signed contract or other original documents. That is not what the text of Section 609 says. It is a disclosure right: it gives you access to the information in your file and where it came from. It does not, by itself, create a duty to delete anything, and it does not mention producing original signed contracts.

That does not make Section 609 useless. Knowing exactly what a bureau holds, and who supplied it, is valuable preparation for a dispute. It is the first step, not the whole process.

Section 611: the right to dispute

If you tell a bureau that an item in your file is incomplete or inaccurate, the bureau must, free of charge, conduct a reasonable reinvestigation and then record the item's current status or delete it. The key rules:

- **The 30-day clock.** The reinvestigation must be finished within 30 days of the bureau receiving your dispute.
- **Extension to 45 days.** The bureau can take up to 15 more days if you send additional relevant information during the first 30 days. This extension does not apply if, within the 30 days, the bureau has already found the item inaccurate, incomplete or unverifiable. Separately, §612 sets a 45-day limit for a dispute that follows your free annual report from AnnualCreditReport.com.
- **The furnisher is told** within five business days, along with the relevant information you sent.
- **Your evidence must be considered.** The bureau must review all relevant information you submit.
- **Inaccurate or unverifiable items are fixed.** They must be promptly deleted or modified.
- **You get the results in writing** within five business days of the reinvestigation finishing.

A bureau can decline a dispute it reasonably decides is frivolous or irrelevant, for example if you did not give enough information to identify the problem. It must tell you within five business days of making that decision, explain why and say what information it needs.

So which one do you need?

Think of it as a question of what you need right now.

	Section 609 (§1681g)	Section 611 (§1681i)
What it does	Lets you see what is in your file and where it came from	Makes the bureau reinvestigate an item you say is inaccurate or incomplete
Use it when	You have no current report, want the source of an item, or want a list of who has obtained your report	You can point to a specific item that is wrong and explain why
What you get	A disclosure of your file	A reinvestigation, a written result and, if the item is wrong or cannot be verified, a correction or deletion
Deadline	No fixed number of days in §609 itself (see the note below)	30 days from receipt; up to 45 in the cases above

The 15-day turnaround for phone and mail requests (Chapter 1) is a separate rule for free annual reports ordered through the centralized source, AnnualCreditReport.com.

The usual order

1. Get your reports, a Section 609 disclosure, usually through AnnualCreditReport.com (Chapter 1).
2. Read them carefully and list the errors (Chapter 2).
3. If something on a report is unclear, such as where an item came from, a written Section 609 request can fill the gap.
4. File a Section 611 dispute for each item that is wrong (Chapter 4).
5. Track the 30-day clock and act on the result (Chapter 5).

The furnisher has duties too. A separate section, FCRA §623 (15 U.S.C. §1681s-2), sets out duties for the companies that supply information to the bureaus, including what they must do when a bureau tells them about your dispute and how they must handle disputes sent directly to them.

Section 609 vs. 611

Tick each box as you go.

- ☐ I know §609 (15 U.S.C. §1681g) is about seeing my file, and §611 (15 U.S.C. §1681i) is about disputing it.
- ☐ I have a current Section 609 disclosure from each bureau (my AnnualCreditReport.com reports).
- ☐ I have ignored any advice that a "609 letter" forces a deletion.
- ☐ For any item whose source is unclear, I have decided whether a written Section 609 request would help.
- ☐ For each real error on my list, I plan a Section 611 dispute with the bureau that shows it.
- ☐ I know the bureau has 30 days from receiving my dispute, up to 45 in some cases.
- ☐ I know that sending more information during the first 30 days can extend the period by up to 15 days.
- ☐ I know a "frivolous" notice means the bureau needs more detail, and that it must say what.
- ☐ I know the furnisher has its own duties under §623 (15 U.S.C. §1681s-2).

Items that need a §609 request first

What a dispute letter must include

The parts every clear dispute includes, how to send it and how to keep a record.

Bureaus accept disputes online, by phone and by mail. Writing a letter gives you a clear record of exactly what you said and what you sent. The FTC and the CFPB describe the same core elements for a written dispute.

The required elements

1. **Your full name, current address and other contact information.** Use the same name and address the bureau has on file, or explain the difference.
2. **Each disputed item**, identified by the company reporting it and the account number.
3. **What is wrong with each item and why**, in a sentence or two.
4. **What you are asking for**: that the item be corrected, and how, or deleted.
5. **A copy of the relevant page of your report** with the error circled or highlighted.
6. **Copies, not originals, of documents** that support your position.
7. **The bureau's own dispute form**, if it has one.

If you dispute several items, give each one its own short, numbered section. This keeps the bureau from treating your letter as one vague complaint, and lets it investigate each item separately.

Being specific matters. A bureau can treat a dispute as frivolous if it does not have enough information to identify the item or the problem. A clear account number, a clear statement of what is wrong and a supporting document go a long way.

Tone: plain, factual, brief

- **Stick to the facts.** "The payment for March was made on time; my bank statement showing it cleared on March 3 is enclosed" is more useful than a page about how unfair the mark is.
- **Be polite.** The person reading your letter is not the one who made the mistake.
- **Keep it short.** One page is often enough. Long letters bury the point.
- **Say what you want.** End each item with exactly what should change.
- **Don't dispute accurate items.** Mixing real errors with accurate information makes your real errors harder to see.

Why there is no form letter in this guide

We deliberately don't give you a form letter here. The one you write in your own words about your own account is the one that works: it names your specific item, explains your specific problem and points to your specific evidence. Copy-and-paste letters found online tend to be vague, and a vague dispute is exactly what a bureau can set aside as frivolous.

Enclosures

- A copy of the report page with the error marked.
- Copies of supporting documents: statements, payment confirmations, payoff letters, letters confirming an account was closed, documents showing you were an authorized user.
- For suspected identity theft, your IdentityTheft.gov report.
- A copy of an ID or a recent bill if the bureau asks for proof of identity or address.

Write your name and the item number on each enclosure, and list the enclosures at the end of your letter. Never send your only copy of anything.

How to send it

The 30-day period runs from the date the bureau **receives** your dispute, not the date you sent it. That is why the FTC and the CFPB suggest sending a mailed dispute by **certified mail with a return receipt**: the receipt shows exactly when it arrived. Send it to the dispute address each bureau publishes on its website or on your report.

If you dispute online, save the confirmation page or email and note the date. If you dispute by phone, write down the date, the name of the person you spoke to and any reference number.

Disputing with the furnisher too

Under FCRA §623(a)(8) you can also dispute directly with the company that supplied the information, at the address it designates for disputes. Identify the specific information, explain the basis for the dispute and include supporting documents. The CFPB summarises the furnisher's duty this way: it generally must respond within 30 days, and if it finds the information is wrong or cannot be verified, it must correct or remove it and notify the credit reporting companies.

Keep a record

Before you seal the envelope, copy the whole package: the letter, every enclosure and the envelope address. Then start a log like this one:

Sent to	Items	Date sent	Date received	Day 30	Day 45

Write and send your dispute

Tick each box as you go.

- ☐ My letter has my full name, current address and contact information.
- ☐ Each item has its own numbered section with the company name and account number.
- ☐ For each item I said what is wrong and why, in plain words.
- ☐ For each item I said exactly what I am asking for: a specific correction or deletion.
- ☐ I wrote it in my own words, about my own account, and kept it short and polite.
- ☐ I enclosed a copy of each report page with the error marked.
- ☐ I enclosed copies, never originals, of my supporting documents, and listed them at the end.
- ☐ I included the bureau's dispute form, if it has one.
- ☐ I copied the entire package before sending.
- ☐ I sent it by certified mail with a return receipt (or saved my online confirmation).
- ☐ I decided whether to send a direct dispute to the furnisher as well.
- ☐ I filled in my log: where it went, which items, and the date sent.

Track and follow up

The 30-day clock, what each result means and what to do next.

The timeline under FCRA §611

When	What happens
Day 0	The bureau receives your dispute. The clock starts. Write this date in your log.
Within 5 business days	The bureau notifies the furnisher and passes on the relevant information you sent. If you send more information before the reinvestigation ends, it must pass that along too.
Any time	If the bureau decides your dispute is frivolous or irrelevant, it must tell you within 5 business days of that decision, say why and say what it needs. Send a new, clearer dispute.
Days 1 to 30	The bureau reviews your evidence. Under §623(b) (15 U.S.C. §1681s-2(b)), the furnisher must investigate, review what the bureau sent and report back, within the same time period.
Day 30, or up to 45	The reinvestigation must be finished. It can run to 45 days if you added relevant information during the first 30 days, or if the dispute followed your free annual report from AnnualCreditReport.com.
Within 5 business days after	The bureau sends you the results in writing.

What the results letter must include

- A statement that the reinvestigation is complete, and a report based on your file as revised.
- A notice that, if you ask, the bureau will describe how it checked the information, including the furnisher's name and address.
- A notice of your right to add a statement to your file, and to ask that recent recipients of your report be told about the change.

The possible outcomes

- **Deleted.** If an item is inaccurate, incomplete or cannot be verified, the bureau must promptly delete or change it. Deleted information can only come back under strict conditions: the furnisher must certify it is complete and accurate, and the bureau must tell you in writing within five business days of putting it back.
- **Corrected.** The item stays but is updated. Check that the correction matches what you asked for.
- **Verified.** The furnisher confirms the information and it stays. That is not necessarily the end of the road.

If you disagree with the result

- **Ask how it was verified.** The bureau must describe its procedure within 15 days of your request.
- **Send new information.** A new dispute with evidence you did not include before gives the bureau something new to consider.
- **Dispute directly with the furnisher** at its designated dispute address.
- **Add a statement to your file.** The bureau can limit it to 100 words if the bureau helps you write a summary. Unless the dispute was found frivolous or irrelevant, future reports that include the item must note that it is disputed.
- **Contact your state attorney general or a lawyer.** The CFPB notes your state may have additional protections, time limits apply to lawsuits, and you may qualify for free legal services.

Submitting a complaint to the CFPB

If the error is still there, you can submit a complaint to the Consumer Financial Protection Bureau online at consumerfinance.gov/complaint or by phone at **(855) 411-2372**. The CFPB sends complaints to the company for a response, and it says most companies respond within 15 days. For credit report errors, the CFPB notes you must first dispute the information with the credit reporting company, so include your dispute dates and the results letter.

Close the loop: file the results letter with your copy of the dispute, then pull a fresh report a few weeks later to check that the change has stuck at every bureau that showed the item.

Track and follow up

Tick each box as you go.

- ☐ Logged the date each bureau received my dispute (from the return receipt or online confirmation).
- ☐ Wrote down the day-30 and day-45 dates for each dispute.
- ☐ Kept copies of any extra information I sent during the investigation, with the date.
- ☐ If I got a "frivolous" notice, sent a new dispute with the details it asked for.
- ☐ Received the written results for each dispute and filed them with my copy of the dispute.
- ☐ Checked that each correction matches what I asked for, at every bureau that showed the item.
- ☐ For a result I disagree with, asked how the information was verified.
- ☐ Considered a new dispute with new evidence, or a direct dispute with the furnisher.
- ☐ Decided whether to add a statement to my file.
- ☐ If the error is still there, submitted a complaint at consumerfinance.gov/complaint.
- ☐ Pulled fresh reports a few weeks later to confirm the changes stuck.

Follow-up dates

Want the letters generated for you to send yourself?

Everything in this guide works with a pen, a printer and a folder. If you would rather have software do the paperwork, DisputeValet.com is self-help dispute software that helps you build dispute letters from templates and track each bureau's response. You stay in control: you review every letter and send it yourself, and your credit report data stays encrypted in your browser.

<https://disputevalet.com/r/yourcreditdispute>

Continue to DisputeValet.com

DisputeValet.com is self-help software. It is not a credit repair organization and does not guarantee any change to your credit report or score.

Affiliate disclosure: YourCreditDispute is operated by Gamboa Software LLC, the company behind DisputeValet.com. We may earn a commission if you subscribe through this link.

Published by YourCreditDispute, a demonstration site operated by Gamboa Software LLC. General education, not legal advice.

Sources used in this guide

- Fair Credit Reporting Act §§609, 611, 612 and 623 (15 U.S.C. §§1681g, 1681i, 1681j, 1681s-2), Legal Information Institute, Cornell Law School
- Federal Trade Commission: Free credit reports; Disputing errors on your credit reports
- Consumer Financial Protection Bureau: How do I dispute an error on my credit report?; common credit report errors; Submit a complaint
- AnnualCreditReport.com; IdentityTheft.gov