

Dispute Reasons Guide

<i>Collections</i>	<i>Charge-Offs</i>	<i>Late Payments</i>	<i>Bankruptcy</i>	<i>Judgements/Tax Liens</i>	<i>Identity theft</i>	<i>Inquiries</i>
<p>Account is unknown</p> <p>Reason: Remove for unknown collection</p>	<p>Date of last activity</p> <p>Reason: 3 different dates under "date of last activity"-Remove immediately</p>	<p>I was never late</p> <p>Reason: I was never late-Update to paid as agreed</p>	<p>Court Name</p> <p>Reason: Invalid court name</p>	<p>Filing date inconsistency</p> <p>Reason: The filing date is not consistent and this needs to be removed</p>	<p>Not mine</p> <p>Reason: this account is not mine</p>	<p>Unknown inquiry</p> <p>Reason: Remove this inquiry because it is unknown</p>
<p>How did you verify this account?</p> <p>Reason: I notified you that this account is unknown. How did you verify this account and where is the documentation that would prove this?</p>	<p>How is this account accurate when the date of last activity shows 3 different dates</p> <p>Reason: How is this account accurate when I am still seeing 3 different dates?</p>	<p>You didn't verify this late payment</p> <p>Reason: You didn't verify this late-Remove it from my credit report</p>	<p>Filing date</p> <p>Reason: Invalid filing date</p>	<p>Judgement court name</p> <p>Reason: Court name is wrong</p>	<p>Proof of ownership</p> <p>Reason: Immediately send me the proof of ownership</p>	<p>Proof of signature</p> <p>Reason: If you do not have proof of signature and can furnish it, this must be removed</p>
<p>Method of collection verification</p>	<p>Method of verification</p> <p>Reason: What was the method of verification?</p>	<p>How did you verify this late payment?</p>	<p>Method of BK verification</p>	<p>Documents</p>	<p>Furbish documentation</p>	<p>Proof of inquiry verification</p>

Reason: What's the method used to verify this account?		Reason: How did you verify this late payment?	Reason: What was the method of verification when the courts do not provide documentation or verify with you?	Reason: Send me a copy of the court documents	Reason: You did not furnish documentation to prove that this account belongs to me	Reason: Verify the validity of this inquiry
Proof of collection validation Reason: Furnish immediately-the signed contract or remove this account	Proof of validation Reason: Send me the proof of validation or remove this account for failure to perform a proper investigation	Bank records or transaction proof Reason: Send me the bank records and transaction documentation, due to the fact that you're required to have this documentation to determine accuracy!	Copy of petition Reason: Send me a copy of petition immediately	Plaintiff Reason: Wrong plaintiff	Creditor:623 Reason: Dispute with the creditors using a section 623 letter	Creditor-inquiry Reason: [dispute with creditor]
Collector did not verify Reason: The collector ignored my dispute letter, did not send me anything to verify this account, and by not responding, agreed that this is an unverifiable account!	Late payments after charge-off Reason: Remove immediately due to the fact that there are late payments after the close date	Proof of investigation Reason: Send proof that you did a proper, independent investigation	Failure to verify, correct, or remove Reason: Send proof that you did a proper, independent investigation	Failure to provide docs Reason: You failed to provide any documentation to verify this account- Remove immediately	CFPD/AG/BBB/FTC Reason: Make complaints	Bureau-creditor didn't validate Reason: I disputed with the creditor and they didn't validate this inquiry. Remove immediately

<p>Section 609</p> <p>Reason: Section 609 states that you're required to send me the original paperwork that verifies this account; otherwise, this is false information!</p>	<p>Violation for continued reporting of late payments after charge-off</p> <p>Reason: You are in violation by continuing to report this unverified and inaccurate account</p>	<p>Method of verification</p> <p>Reason: What was the method of verification?</p>	<p>Method of verification</p> <p>Reason: What was the method of verification?</p>	<p>Proof of judgment investigation</p> <p>Reason: send me the proof that you did an investigation or remove this</p>	<p>Proof of investigation</p> <p>Reason: Where's the proof of investigation?</p>	<p>Cfpb/AG/BBB</p> <p>Reason: [complaints]</p>
	<p>Date of status</p> <p>Reason: date of status shows that you didn't investigate this account- Remove immediate</p>	<p>Proof of validation</p> <p>Reason: Send proof of validation</p>	<p>Proof of validation</p> <p>Reason: Send proof of validation</p>		<p>Proof of verification IDT</p> <p>Reason: Where's the proof of verification?</p>	<p>Section 604</p> <p>Reason: [section 604]</p>
	<p>Proof of investigation/independent investigation</p> <p>Reason: Send me the proof that you even did an investigation to begin with</p>				<p>Proof of validation-IDT</p> <p>Reason: Send me proof of validation</p>	
	<p>Monthly payment on closed account</p> <p>Reason: How is there a monthly payment reported on a closed account?</p>				<p>Violation</p> <p>Reason: This account is in violation and must be removed</p>	
	<p>Balance</p> <p>Reason: Wrong balance</p>					

	<i>Past due</i>					
	Reason: Wrong past due					

Looking for discrepancies: Things to remember

ALWAYS Make sure to look for errors and discrepancies

You will want to look at things like dates, amounts, balances, account status, and compare that across all three reports. It's important to remember that based on the FCRA, the credit bureaus must report info that is 100% accurate and verifiable.

- Is payment history accurate across the board as well? If not, the bureaus should remove the account in question due to inaccurate dates of late payment. Make sure to detail the discrepancies and make note that the account is reporting different on Experian, or Transunion etc.
- When looking at discrepancies, look at the highest balance amount across the bureaus – this number should be the same. If it it's not, add that to your list of factual disputes
- If the account is a loan, Does the account list a term length? if not, that could be a violation also!
- If there are remarks that account "meets FCRA requirements" that is even more reason to get an account removed if you see discrepancies across the bureau. You are disputing because The FCRA requirements were not met due to inconsistent data across credit bureaus. Information is not accurate therefore they must remove the account!
- If the account in question doesn't have the original creditor listed, that is another thing to mention in the dispute as well.

- What is the payment amount? If it is a charge off, the monthly payment amount should be \$0 – For example, If Equifax is listing the account as charged off, but also reporting that there is a balance of \$200. That is a violation – challenge the bureaus to remove the account immediately.

****When doing factual disputes it is helpful to add in concrete PROOF. You can provide this by screenshotting parts of your credit report that show the inaccuracies across the bureaus.****

Now you've got everything you need to launch a successful dispute process!!

