

THE DISPUTE LETTER GUIDE



A simple, proven guide to getting
errors removed from your credit report

By David Michalek
Certified FICO® Instructor



CreditVersio.com/TikTok

Thanks for checking out my TikTok, and congrats on taking a real step toward better credit!

Here's something most people don't know: *any* item on your credit report can be deleted if there's an error the creditor can't fix—or if it can't be verified. Deletions happen more often than you'd think, and when they do, they can boost your score and clean up your report.

In this guide, I'll walk you through how to write a proper dispute letter—so you can get started the right way.

David Michalek
Credit Expert, Certified FICO Pro / Instructor

I made this document easy to put into action quickly.

Page 1: This introduction page and a little about me.

Page 2: Best practices.

Page 3: How a dispute letter should look.

Page 4: The dispute letter.

Page 5: About Credit Versio (my short pitch if you need help).

About David Michalek

With over 13 years of experience as a credit repair expert and Certified FICO Instructor, David has dedicated his career to helping individuals understand and improve their credit.

As the former vice president of one of the largest credit repair companies in the U.S., he's helped tens of thousands of people improve their credit.

A key contributor to the creation of Credit Versio, a platform trusted by over 600,000 users, David has also collaborated with and coached many of the top credit repair leaders in the industry.



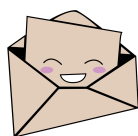
Put aside whatever claims you may have heard from so-called “credit experts” online.

Fixing your credit doesn’t require magic tricks or secret dispute strategies known only to a select few. In fact, if you looked inside the most successful credit repair companies in the U.S., you’d find teams made up of former credit bureau employees, FICO instructors, consumer protection attorneys, and other legitimate experts. That’s the world I come from.

In this document, I’ll share some of the most important things I’ve learned after helping tens of thousands of people fix their credit—while working for two of the largest and most respected credit repair companies in the country.

Let’s start with the basics.

Best Practices:



Paper letter disputes only

Old-school is better. Sure, online disputes are convenient—but they’re limited and tend to favor the credit bureaus and creditors. You don’t get the same follow-up options. Paper disputes, on the other hand, create a clear paper trail. They’re taken more seriously—and they almost always get better results.



Short and sweet

When your letter hits the credit bureau, it’s either scanned by a machine or read by someone—often overseas—who may not speak English as a first language. Keep it short, clear, and to the point. Just explain the issue and what you want fixed in a few sentences.



Don’t quote consumer protection laws

Even attorneys don’t do it. The credit bureaus already know the law—and their process is shaped by it. Quoting legal codes won’t help your dispute; it just clutters your letter.



Be polite

Bureau staff deal with rude, demanding letters all day. A respectful tone stands out—and it works. Former TransUnion and Equifax insiders on our team say polite letters are far more likely to get helpful responses. Kindness gets you further than hostility.



All disputes go in one letter

Whether you’re disputing one item or a hundred, put them all in a single letter. Don’t send separate letters for each account. The bureaus actually prefer handling everything at once—it makes their job easier, and it keeps your file organized.

Follow up

Credit repair usually takes a few rounds—four to five letters over about six months. If your first dispute doesn’t work, don’t give up. If the bureau says they “verified” the item, follow up and ask how. You have a right to see the investigation results. *(And yes, this part can be tough—Credit Versio handles it automatically for you.)*

Include your ID and proof of address

You have the right to dispute anything on your credit report—but the bureaus can reject your dispute if they can’t verify who you are. Always include:

- A copy of your photo ID (driver’s license, state ID, or passport—it’s okay if the address isn’t current)
- A recent proof of address (utility bill, bank statement cover page, pay stub, or insurance doc—dated within the last 60 days)

These help the bureaus confirm your identity and move your dispute forward.



Your Dispute Letter Breakdown- Keep it simple

I've sent out hundreds of thousands of dispute letters for my customers over the years. The ones that work best are short and simple. There's no such thing as tricks, special techniques, or magic angles. Here's what your letter should look like.

1. Your full name & address
2. The date of your letter
3. Aliases or maiden names that you may have used.
4. Date of birth & SSN
5. Bureau address. (See attached template for bureau addresses)
6. Dear (bureau name)
7. Use this exact intro and reference the date of the credit report you're referring to.
8. Name of the creditor
9. Type of account (credit card, auto loan, collection account, etc.)
10. Account number.
11. Date the account was opened. You can find this on the credit report.
12. Account balance if any. This helps the bureaus to know if the account was updated since you wrote your letters as balances can change.
13. The reason for your dispute.
 - Is there an error?
 - Is it not yours?
 - Did you already pay it off?
 - Do you disagree with the status of the account and want to see verification?
 - Do you not recognize the creditor or collection company?
14. **The Experian close.**
15. Use this exact language.
16. Sign your letter

You have the right to dispute anything you want. Ask questions. Ask for the information to be verified. Disagree with what you see. The burden of proof is on the creditor/data furnisher and the bureaus.

It's common for accounts to get deleted simply because they cannot be verified.

1 David Jones
123 Mapletree Street
NEWFIELD, NY 14867

2 January 10, 2025

3 Other First Names: Johnny
Date of Birth: __/__/____
4 SSN: ____-____-____

5 Experian
P.O. Box 4500
Allen, TX 75013

6 Dear Experian,

7 I am writing to dispute the following information that appears on my Experian report from 01/10/2025:

9 10 11 12

8 BK OF AMER Credit Card with account #9323497436909733 opened on 02/01/2022 and a balance of \$0. I don't remember ever being late with a payment on this account. Please provide statements and records of all payments made and missed since I opened this account.

13 Collection account from CAVALRY PORT with account #224256369937677 and a balance of \$580. The original creditor is CITIBANK. I never had a contract with this debt collector for any debt. Please provide proof from the original creditor that this debt collector owns this debt and has the legal authority to collect it or delete this account.

Please reinvestigate these matters and delete or correct the disputed information as soon as possible. Thank you for your assistance.

14 In light of the CFPB lawsuit filed against Experian on January 7, 2025, I respectfully request that you conduct a thorough investigation, as required by the Fair Credit Reporting Act. Please do not accept the findings of any furnisher who hasn't provided comprehensive and detailed results. I ask that you share the specifics of your investigation, including the furnisher's response, via mail.

15 I personally signed and sent this letter.

16 Sincerely,
David Jones

The Dispute Letter

Bureau addresses:

Equifax Information Services
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 4500
Allen, TX 75013

TransUnion Consumer Dispute Center
P.O. Box 2000
Chester, PA 19016

Your first and last name
Street address
City, state, zip

[date]

Other first & last names
Date of birth: __/__/____
Last four of SSN ____

[Bureau name
Address
City, state, zip]

Dear [Bureau name]

I am writing to dispute the following information that appears on my [bureau name] report from [date]:

[Name of the creditor/furnisher] [type of account] [account number] [date the account was opened] [the current balance of the account, if there is one]

[The reason for your dispute in just a few sentences]

[repeat above format and add as many accounts as you'd like to dispute.]

Please reinvestigate these matters and delete or correct the disputed information as soon as possible. Thank you for your assistance.

[The new **Experian Close**. You can use this with Equifax and TransUnion as well]

In light of the CFPB lawsuit filed against Experian on January 7, 2025, I respectfully request that you conduct a thorough investigation, as required by the Fair Credit Reporting Act. Please do not accept the findings of any furnisher who hasn't provided comprehensive and detailed results. I ask that you share the specifics of your investigation, including the furnisher's response, via mail.

I personally signed and sent this letter.

Sincerely,

[Your full name]

Credit Versio is a credit repair expert so you don't have to be

Credit Versio is the first and only DIY software that outperforms human credit repair experts.

It delivers results as good as—or better than—hiring a professional credit repair company that could cost you thousands.

Credit Versio is free to use. All you need is a credit monitoring service which costs less than \$30 a month.

With patented technology doing all the hard work, fixing your credit has never been this smart—or this simple.

Here's how Credit Versio makes credit repair easy

- Automatically imports your three bureau credit report.
- Scans every account looking for errors and creates a custom dispute strategy just for you.
- Suggests the best dispute reason based on millions of successful past disputes.
- Writes a custom dispute letter for all three credit bureaus.
- Tracks the results for all the accounts you dispute.
- Automatically brings in a new credit report to give you the results.
- Escalates the next disputes for accounts that were not deleted.
- Guides you through the entire dispute process doing all the hard work for you.
- Credit Versio provides email and phone customer support.

See Credit Versio in action by watching the demo video at creditversio.com.

