CHECKDISPUTE

Fix Credit Report Errors the Right Way

A plain-English guide to finding real errors, proving them, and following up — for free or with CheckDispute

Fix Credit Report Errors the Right Way

This book is general information, not legal advice. It does not create an attorney–client relationship. Laws and practices change; verify current sources or consult a licensed attorney about your situation.

Disputing credit report information yourself is free, directly with the credit bureaus and with the companies that supplied the information. Free credit reports are available at AnnualCreditReport.com.

No dispute letter, mail class, notarization, software feature or service guarantees the deletion or correction of any item, any change to a credit score, or any other outcome. Accurate negative information is not an error.

CheckDispute product details and prices in this book were checked September 2026 and can change; the current terms and prices govern.

Sources checked September 2026.

Contents

Chapter 1: Start here: your reports, your rights, and what is free

Sources checked September 2026. This book is general information, not legal advice.

You can get your credit reports for free, read them yourself, and dispute real errors for free, directly with the credit bureaus and with the companies that supplied the information. You do not have to pay anyone to do any of that. This chapter shows you where the free reports are, which rights federal law gives you, what a dispute can and cannot do, and which parts of the process cost money.

One promise first: this book will never tell you that a dispute will delete something, raise a score or get you approved. No honest guide can. It will show you how to find information that is actually wrong, prove it with your own documents, and follow up in an organized way.

What is a credit report, and who keeps it?

A **credit report** is a record of your credit accounts and how you have handled them. The CFPB describes it as a statement with information about your credit activity and current credit situation, such as your loan payment history and the status of your accounts.

The FTC explains that three **nationwide credit bureaus**, Equifax, Experian and TransUnion, collect and update this information. They are also called credit reporting companies or consumer reporting agencies. The CFPB explains that they gather information about you from other companies called **furnishers**, and it gives your bank, your landlord and your credit card company as examples.

According to the CFPB, a credit report can include:

- **Who you are:** names you have used, current and former addresses, birth date, Social Security number and phone numbers.
- **Your accounts:** account type, credit limit or loan amount, balance, payment history, dates opened and closed, and the creditor's name.
- **Collection items:** missed payments, loans sent to collections, and overdue child support reported or verified by a government agency.
- **Public records:** liens, foreclosures, bankruptcies, and civil suits and judgments.
- **Inquiries:** the companies that have looked at your report.

Why your three reports differ. The CFPB notes that creditors are not required to report to every credit reporting company, and the FTC adds that each bureau may get its information from different sources. So your three reports may not match, and a difference by itself does not prove that any of them is wrong. Chapter 2 shows you how to compare them.

Your report is not your score. USAGov says that in most cases your credit report will not include your credit score. The CFPB explains that a scoring model creates your score from the information in your credit report. You dispute information in the report, not the score, because a score has no account, date or furnisher to check.

This book focuses on the three nationwide bureaus. Specialty reports, such as tenant-screening reports, have their own letters in Appendix B (templates CD-101 through CD-107).

How do you get your credit reports for free?

Use AnnualCreditReport.com. The FTC says it is the only website authorized to fill orders for the free annual credit reports you are entitled to by law. The FTC lists three ways to order, and only three:

1. Visit AnnualCreditReport.com.
2. Call 1-877-322-8228.
3. Mail the Annual Credit Report Request Form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

How often. Federal law requires each nationwide bureau to give you a free copy of your report once every 12 months if you ask. On top of that, the FTC's page (dated June 2026, checked September 2026) says all three bureaus have permanently extended a program that lets you check your report from each one once a week for free at AnnualCreditReport.com. That weekly access is a program, not a law, so confirm the current terms when you read this.

How fast. Online, you get access right away. By phone or mail, reports are processed and mailed within 15 days, and it can take longer if a bureau needs more information to confirm who you are. Braille, large print and audio versions take about three weeks; call 877-322-8228 to order them.

Identity check and safety. Be ready to give your name, address, Social Security number and date of birth, and to answer questions only you would know, separately for each bureau. Type AnnualCreditReport.com yourself instead of clicking a link. The FTC warns that some imposter sites use web addresses that misspell the name, and that the official site and the bureaus will not email you asking for your Social Security number or account information.

When can you get an extra free report?

The FTC and the CFPB list these situations:

- **After an adverse action.** A lender, employer, insurer or landlord turned you down, or took another unfavorable action, based on your credit report. Ask the bureau named in the notice within 60 days of getting it.

- **You are unemployed** and plan to apply for a job within 60 days.
- **You receive public assistance**, such as welfare.
- **Your report is inaccurate because of fraud**, including identity theft.
- **You place a fraud alert.** The FTC says that when you place an initial fraud alert, you can get a free copy of your report from each of the three bureaus.
- **Your state's law provides one.** The CFPB lists this too; check your state's statute.

If you still want to buy one. If none of the free options apply, a bureau may charge a fee set by law. For calendar year 2026, the maximum is $16.00, under the CFPB rule published in the Federal Register on December 15, 2025. The CFPB sets the maximum each year, so an older page may show an earlier figure.

Save every report the day you get it. Keep the PDF or the paper copy, and write down the bureau, the report date and any confirmation number. A credit report is a snapshot of one moment, and you will need to know exactly which snapshot you are comparing.

What rights do you have when something on your report is wrong?

A federal law, the Fair Credit Reporting Act (FCRA), gives you the right to see what is in your file, to dispute information you believe is inaccurate or incomplete without paying a fee, and to get a written answer. Here are the rights you will use most.

1. You can see your file and where it came from. Under 15 U.S.C. §1681g, a bureau must disclose the information in your file and the sources of that information. This is what people call "Section 609": a right to see your file. It does not require anyone to produce an original signed contract, and it deletes nothing.

2. You can dispute with the bureau at no charge. Under 15 U.S.C. §1681i, the bureau must, free of charge, conduct a reasonable reinvestigation. It generally has 30 days from the day it receives your dispute. That can be extended by up to 15 days if you send relevant information during the first 30, and a dispute made after you receive your free annual report under federal law has up to 45 days under 15 U.S.C. §1681j(a)(3). Chapter 5 explains which clock applies. The CFPB explains that the bureau must forward your dispute and relevant information to the business that supplied the information, then report the results to you. If an item is found to be inaccurate or incomplete, or cannot be verified, the law requires the bureau to delete or change it. The FTC adds that if your dispute leads to a change, you get a free copy of your report that does not count as your annual free report.

A bureau does not have to investigate a dispute it reasonably decides is "frivolous or irrelevant," such as one that does not say what information is disputed, the CFPB explains. It must tell you why within five business days of deciding. That is one reason to be specific.

3. You can dispute with the business that supplied the information. The FTC says that both the credit bureau and the business that supplied the information have to correct information that is wrong or incomplete, and they have to do it for free. The CFPB says furnishers generally must investigate and respond within 30 days of receiving your dispute. Direct disputes have their own rules and exceptions, which Chapter 6 explains.

4. You can ask for notices and add your side. If you ask, the FTC says the bureau must send notice of a correction to anyone who got your report in the past six months, or the past two years for employment. If an investigation does not settle the problem, you can ask the bureau to include a statement of the dispute in your file. The FTC notes a bureau may charge a fee to send that statement to people who got your report recently.

5. You can get help reading your file. Under 15 U.S.C. §1681h(c), a bureau must provide trained personnel to explain the information it discloses to you from your file. The rights statement in 15 U.S.C. §1679c agrees: "The credit bureau must provide someone to help you interpret the information in your credit file."

6. You can complain to the CFPB. For a complaint to the CFPB about inaccurate information, the CFPB says you must first dispute directly with the credit reporting company. It says companies generally respond within 15 days, and some give a final response within 60 days.

7. You can freeze your file or add a fraud alert. A **security freeze**, the CFPB explains, prevents prospective creditors from accessing your file. The FTC says there is no cost to place or lift one, and it does not affect your credit score. A **fraud alert** tells businesses to check with you before opening a new account in your name. The FTC says you can place a free, one-year fraud alert by contacting one bureau, which must tell the other two. Chapter 7 covers both, along with IdentityTheft.gov.

State law and legal help. Your state may add protections. Appendix A is a state research record with citations, not a complete list, so read the statute itself. This book does not tell you whether you have a legal claim. If you believe a company broke the law, you may wish to talk with a lawyer.

What can a dispute do, and what can't it?

A dispute asks a bureau or a business to check specific information and fix it if it is inaccurate or incomplete. It is not a way to remove true information.

Accurate negative information is not an error. The CFPB says you generally cannot have negative information removed from your credit report if it is accurate. If you paid late and the report says you paid late, the report is right. The rights statement in 15 U.S.C. §1679c puts it directly: "neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report."

Negative information does not stay forever. The FTC says a bureau can report most accurate negative information for seven years, and bankruptcy information for 10 years. It also notes exceptions: for a job paying more than $75,000 a year, or a loan or insurance valued at more than $150,000, a bureau may include older negative information. Chapter 3 explains how these periods are counted.

When accurate information can still be disputed. The CFPB says you can dispute accurate information that appears more than once. You can also dispute negative information that came from identity theft, or that is not about you.

A deadline is not a delete button. The reinvestigation clock has conditions, and a late answer does not automatically erase an item. Chapter 5 walks through the timeline, and Chapter 9 explains each kind of result.

No result is guaranteed. A dispute can end in a correction, a deletion, no change, or a notice that the bureau treated it as "frivolous or irrelevant," which may mean it needs more information from you. Nobody can promise which one you will get, or what any score will do afterward.

Which common beliefs are wrong?

- **"You have to pay someone to dispute."** False. The FTC says that anything a credit repair company can do legally, you can do yourself for little or no cost. The CFPB says there is no reason to pay someone else, because disputing is already a legal right available to you for free.
- **"A 609 letter forces a bureau to delete anything it cannot prove with an original contract."** Not true. Section 609 is a right to see your file; corrections come from a dispute with the bureau under §1681i or with the business that supplied the information.
- **"Dispute everything negative and see what falls off."** No. The FTC lists telling you "to dispute information in your credit report you know is accurate" as a sign of a credit repair scam. Vague, blanket disputes also invite a "frivolous or irrelevant" decision.
- **"A credit privacy number (CPN) gives you a clean start."** It does not. The FTC calls a promise to create a new credit identity a scam, and says that if you use a number other than your own to apply for credit, you won't get it and could face fines or prison. Under 15 U.S.C. §1679b, no person may advise you to change your identification to hide accurate, non-obsolete negative information from a credit bureau or lender.
- **"A paid credit lock beats a free freeze."** The CFPB says credit locks are no more effective than security freezes, which are free and which you have a right to by law.
- **"A new federal rule bans medical debt from credit reports."** Not in effect. The CFPB states that on July 11, 2025, a federal court vacated its 2025 medical debt rule. This area changed recently, so check the CFPB's current guidance when you read this. Chapter 8 covers medical debt.

What is free, and what costs money?

Almost everything you need is free.

What you want to do	Cost	Where, and what to know
Check each bureau's report weekly	Free	AnnualCreditReport.com; a bureau program, so confirm terms (FTC)
Get each bureau's yearly report	Free	AnnualCreditReport.com, phone or mail-in form (FTC)
Get an extra report in a qualifying situation	Free	The bureau; see the list above (FTC, CFPB)
Buy an extra copy when you do not qualify	Up to $16.00 in 2026	The bureau; the cap is set each year (Federal Register)
Dispute with a bureau online, by mail or by phone	Free	Each bureau showing the error (FTC, CFPB)
Dispute with the business that supplied the information	Free	The business's dispute address (FTC, CFPB)
Place, lift or remove a security freeze	Free	Each bureau, one at a time (FTC, CFPB)
Place a one-year initial fraud alert	Free	Any one bureau, which tells the other two (FTC)
Mail your own letter	Your postage	The FTC suggests certified mail with a return receipt; the CFPB calls it your choice for a bureau letter
Credit monitoring or credit lock subscriptions	Usually paid	Not needed for anything in this book

The CFPB warns that some websites give a "free" report only if you buy other products. The free reports the law requires come through AnnualCreditReport.com.

Where does CheckDispute fit, and what does it cost?

CheckDispute is optional software that you control. You bring a copy of a report you already have, such as one from AnnualCreditReport.com. It reads the report, helps you organize what you find, and prepares draft letters from the facts you supply. You read and approve every word, and nothing is sent unless you approve the exact letter and choose to mail it through CheckDispute. It does not need a monitoring subscription. It also gives you no right you do not already have: every dispute in this book can be sent on your own, for free.

Free in CheckDispute: uploading and reading your report; choice cards for the entries you may want to look at; a preview of every prepared letter, marked "PREVIEW - NOT FOR MAILING"; building your evidence packet and downloading your own documents; and the guides, videos and guide chat.

What costs money (prices as of September 25, 2026):

- **Report unlock, $29, one time.** It covers one report with up to 30 supported accounts and unlocks the final letters for that report, so you can download, print, approve and send them, including later rounds after a bureau responds. When CheckDispute prepares the letters, your card is held when preparation starts and charged when the letters are ready. You are not charged if processing fails or no letter is prepared. Mailing is extra.
- **Plans, instead of the unlock.** Basic is $19.99 for one report a month. Plus is $29.99 for up to three reports a month, with bureau replies translated and explained and lower add-on prices. Premium is $49.99 for up to three reports a month, with translation, the lowest add-on prices and one notarization a month. Plans need a card on file. You are charged only in a calendar month when you use a plan service, and you can cancel anytime.
- **Optional add-ons.** Electronic signature package, $6.99. Mailing of the exact letter you approved, with tracking: $6.99 First-Class, $24.99 Certified, or $32.99 Certified with an electronic return receipt, for one recipient and up to six printed pages ($0.25 per extra page). Remote online notarization, $50: a $25 notary session fee plus $25 handling, and $15 for each extra seal or signer.
- **Every price is shown before you pay**, and sales tax is added only where it applies.

Both paths end in the same place: a specific, supported letter to a bureau or a business. With CheckDispute you pay for organization, drafting and convenience, not access to a right, and no particular result is guaranteed either way. Chapter 10 walks through it step by step.

A worked example: Dana's first hour

Dana and every company in this example are fictional.

Dana plans to apply for an apartment in two months. On a Monday evening she orders all three reports at AnnualCreditReport.com and saves each as a PDF named with the bureau and the date. All three are dated September 14, 2026. She has spent nothing.

She reads her personal information first, then each account. Three things catch her eye.

1. A late payment on her Northfield Card. All three reports show "30," meaning 30 days late, for March 2026. Her bank records show the March payment was due March 5 and she paid it April 9, after a hectic move. The report matches her records. This is accurate negative information, not an error, so she does not dispute it. (A goodwill request, covered in Chapter 6, is a courtesy request, not a right.)

2. An address she never lived at. One report lists "418 Old Mill Road, Apt. 4" as a former address. The other two do not. She recognizes every account and inquiry on that report. She writes down the bureau, report date, page and the address exactly as printed.

3. An auto loan still showing a balance. One report shows her Lakeview Auto Finance loan as open with a $6,420 balance. Her payoff letter, dated August 18, 2026, says the loan is paid in full with a $0 balance. Then she finds the entry's own reporting date (each bureau labels it a little differently). It says July 2026, before her payoff.

What her notes show, and what they do not. Item 1 shows the report matches her records, so there is nothing to dispute. Item 2 shows one bureau lists an address she does not recognize. It does not show why: it could be a typing error or someone else's information mixed into her file, and on its own it does not prove identity theft. Chapter 7 covers what to do. Item 3 shows a timing gap. It does not yet show an error, because the entry was reported before she paid.

Her plan. She will pull a fresh free report from that bureau in a few weeks. If an entry reported after August 18 still shows $6,420, she will have one account, one field and one supporting document. She can then write the letter herself from the FTC's free sample, or preview a CheckDispute draft for free and decide whether a $29 unlock is worth it. Either way, she approves every word.

Your start-here checklist

- ☐ Order your reports from all three bureaus through AnnualCreditReport.com, by phone or by mail.
- ☐ Save each report the day you get it, named with the bureau and the report date.
- ☐ Start a log. For every action, write the date, what you did, who you contacted, how, and any confirmation number.
- ☐ Make one folder for proof: statements, payoff letters, receipts, and letters from creditors or collectors.
- ☐ List each entry worth a closer look, one line each: bureau, report date, page, account, field name, and exactly what it says.
- ☐ Sort each line: "accurate but negative," "possible error, I have proof," "possible error, I need proof," or "not sure yet."
- ☐ If you see an account you did not open, go to IdentityTheft.gov and read Chapter 7 before you dispute.
- ☐ If you plan to apply for credit, housing, insurance or a job, check your reports before you apply, as the FTC suggests.

Finishing this checklist does not mean you have found an error, and it does not mean a dispute will succeed. It means you are organized enough to find out.

How should you use the rest of this book?

Read the chapters in order the first time; each builds a skill the next one uses.

- **Chapters 2 to 4:** read a report, tell a real error from accurate negative information, and build proof, including a "one-line theory" for each item.
- **Chapters 5 and 6:** dispute with the bureaus and with the businesses that supplied the information, including debt collectors, plus honest goodwill requests.
- **Chapters 7 and 8:** identity theft, freezes, fraud alerts, mixed files, and special cases such as medical debt, student loans and bankruptcy.
- **Chapters 9 and 10:** read a response, avoid credit repair scams, and use CheckDispute if you choose to.
- **Appendices:** a 50-state quick reference (A), and a letter template index with a glossary (B).

Key points

- Your credit reports are free through AnnualCreditReport.com, 1-877-322-8228, or the mail-in form, and the FTC says weekly free access is also available there.
- Disputing is free, directly with each bureau and with the business that supplied the information. A bureau generally must finish its reinvestigation within 30 days of receiving your dispute, longer in the cases the law allows.
- Accurate negative information is not an error, and a dispute will not remove it. Most of it can be reported for seven years, and bankruptcy for 10.
- "Section 609" is a right to see your file, not a deletion tool. Be specific, tell the truth, and keep copies of everything.
- CheckDispute is optional. Previews are free; you pay only to unlock final letters ($29 per report, or a plan) and for add-ons you choose. No result is guaranteed, with or without it.

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- CheckDispute prices (as of September 25, 2026): https://checkdispute.com/pricing/

Chapter 2: Reading your credit report section by section (and why the three reports differ)

Sources checked September 2026. This book is general information, not legal advice.

The CFPB groups what a credit report often contains into five parts: personal information, credit accounts, collection items, public records and inquiries. Read them in that order, with one of your own documents beside each section. Your three reports, from Equifax, Experian and TransUnion, may not match each other line for line. That is normal. Each bureau may get its information from different sources, not every creditor reports to every bureau, and each report is a picture of one file on one day. A difference between two reports is a reason to look closer. By itself, it does not prove that anything is wrong.

This chapter walks through each section, then shows you how to line up all three reports. The goal is one plain sentence about any entry you question: which report, page, account and field, what it says, and what your own paperwork says instead.

What do you need before you start reading?

You need all three reports, pulled on the same day, and a small stack of your own records. The FTC explains that AnnualCreditReport.com is the only website authorized to fill orders for the free reports the law gives you, and you can also order by calling 1-877-322-8228. The FTC's page, as checked on September 20, 2026, says all three bureaus now let you check each report once a week for free there. Confirm the current terms when you order. Chapter 1 covers every way to order.

Same-day reports keep timing differences small. Then set up your table:

- ☐ Save or print each report, and write the date you requested it on the first page.
- ☐ Number the pages if the report does not already number them.
- ☐ Gather your latest statement for each open account, plus card agreements and loan contracts.
- ☐ Add any closure, payoff, settlement or collection letters you kept.
- ☐ Add court papers if you have ever been part of a bankruptcy, lawsuit, judgment or lien.
- ☐ List every address you have lived at in recent years and every name you have used on credit.
- ☐ Keep one blank page for notes.

One thing you will probably not find is a credit score. USAGov states that in most cases your credit report will not include your credit score, and the federal file-disclosure law, 15 U.S.C. §1681g, does not require a bureau to show you scores when it shows you your file. A score is calculated from the report, and the report is the part you can check.

What comes with the report besides the account entries?

Every written disclosure of your file comes with a few standard pages. Under 15 U.S.C. §1681g(c)(2), they include the federal summary of your rights, a list of the federal agencies that enforce the law, a note that you may have more rights under state law, and, from a nationwide bureau, a toll-free number. They also include a statement that a bureau is not required to remove accurate negative information unless it is outdated or cannot be verified. Keep that in mind for the rest of this book: accurate negative information is not an error.

The same law gives you the right to learn the **sources** of the information in your file, with one narrow exception for investigative reports. The CFPB notes that your credit report includes directions about how to dispute inaccurate or incomplete information, so mark where they are. And under §1681g(a)(1)(A), if you ask and prove your identity, the bureau must leave the first five digits of your Social Security number off the disclosure.

What does the personal information section show, and what do you check it against?

The personal information section is a history of how you have been identified, not a snapshot of today. The CFPB lists what it often contains: your name and any name you have used with a credit account, including nicknames; current and former addresses; birth date; Social Security number; and phone numbers.

Read it first, because a problem here changes how you read everything below it. Check names, birth date and number against your ID, and addresses against leases, utility bills or old mail. An address that looks wrong can be one of three things:

- **An address you really lived at.** That is expected. The section keeps former addresses on purpose.
- **A garbled version of your real address,** such as a missing unit number. The CFPB lists a wrong name, phone number or address as an identity error to check for.
- **An address you have never had.** Write this one down before you read a single account.

Why first? A name or address that was never yours can be a sign of a **mixed file**, which the CFPB describes as two consumers' information combined in a single file, such as accounts belonging to someone with the same or a similar name. If you see one, read every account in that report asking: is this account actually mine? Do not jump to identity theft from one odd address. Chapter 7 explains the difference.

What does each account entry record, and which fields do you read first?

Each account entry is a record that a lender or other company sent to the bureau. That company is called the **furnisher**. This table starts with the account details the CFPB says a report often includes, adds two fields from the CFPB's list of common credit report errors (your role on the account and the date of first delinquency), and pairs each with the document that checks it and the matching common error:

Field	What it records	Check it against	Related common error
Creditor name	Who supplied the entry	Your statement or card agreement	Same debt listed more than once, possibly under different names
Account type and your role	Mortgage, installment or revolving; owner or authorized user	Your contract or card agreement	Shown as the owner when you are only an authorized user
Date opened and date closed	When the account started and ended	Contract, first statement or closure letter	Wrong date opened; closed account shown as open
Credit limit or original amount	The size of the credit line or loan	Loan contract; for a card, the agreement and your latest statement	Incorrect credit limit
Balance	The amount owed as of a reporting date	The statement closest in date to the report	Incorrect current balance
Status and payment history	Month-by-month on-time or late record	Statements plus your bank's payment records	Incorrectly reported late; wrong date of last payment
Date of first delinquency, if shown	When the late period behind a collection or charge-off began	Your oldest records for the account	Incorrect date of first delinquency

Read four fields in this order: date opened, credit limit or amount, balance and payment history. The first two trace back to paperwork: the date opened never changes, and a loan amount is set in your contract. A card's credit limit can change over time, so check it against your latest statement, which usually prints it. The last two change all the time: a report shows what the furnisher sent as of one date, and your statement shows another. A balance that is off by about one payment can be a timing gap rather than an error. If the entry shows a date the information was reported or updated, write it next to the balance.

The creditor name may surprise you. The CFPB explains that retail store cards are commonly listed under the name of the bank that issued the card, not the store, and that creditors may sell accounts or use collection companies. Before you call an account unfamiliar, match its date opened, balance and last digits against your records.

The payment history grid is one cell per month. Each cell says what the furnisher reported for that month. Read the legend printed on your own copy, not a chart from a website. Reporting codes and data formats, including the industry format often called Metro 2, are conventions, not federal law. A code that looks odd is a question to ask, not a violation to claim.

Some notes on an entry come from the law. If you close an account yourself, the furnisher must tell the bureau (15 U.S.C. §1681s-2(a)(4)), and once notified, the bureau must show that you closed it (15 U.S.C. §1681c(e)). For an account placed for collection or charged off, the furnisher must report the month and year the delinquency began, no later than 90 days after it reports the collection or charge-off (§1681s-2(a)(5)). That date controls how long the item may be reported.

What belongs in the collection items section?

The CFPB lists missed payments, loans sent to collections, and overdue child support information provided or verified by a government agency. Check each collection against the collection letters you received and your records for the original account. Three points keep you from misreading it:

- **Two entries can describe one debt without either one being wrong.** An original account showing a charge-off and a collector's entry for the same debt can both appear, because each company reports its own part. What the CFPB treats as an error is the same debt listed multiple times, which it says to dispute with the bureau and the original creditor or furnisher. Compare the last digits, the date of first delinquency, and whether both entries claim the full balance is owed now.
- **A paid collection should generally show a zero balance.** The CFPB explains that a paid collection, paid in full or settled for less, should generally be reflected as a zero balance if the original debt was reported. Paying does not erase the accurate late history before it.
- **The reporting clock does not restart.** For an account placed for collection or charged off, 15 U.S.C. §1681c(c) starts the seven-year reporting period when the 180-day period that began with the delinquency just before the collection or charge-off runs out. It does not start at your last payment, and a sale of the debt does not restart it.

Medical collections have some separate rules, and this area changed recently. The CFPB's 2025 medical debt reporting rule was vacated by a federal court on July 11, 2025, so it is not current law. Chapter 8 covers medical debt. Confirm the CFPB's current guidance on the day you read it.

What shows up under public records?

This section holds court and government records. The CFPB lists liens, foreclosures, bankruptcies, civil suits and judgments.

Compare anything listed against your court papers, and find the filing or entry date. The reporting limits in 15 U.S.C. §1681c(a) run from dates like those:

- **Bankruptcy cases:** up to 10 years from the date of the order for relief or adjudication.
- **Civil suits and civil judgments:** seven years from the date of entry, or until the governing statute of limitations has expired, whichever is longer.
- **Paid tax liens:** seven years from the date of payment.

Under §1681c(d)(1), a bankruptcy entry must name the chapter if the source provided it. If you withdrew the case before a final judgment, the entry must say so once the bureau receives documentation of the withdrawal.

These time limits have exceptions. They do not apply when the report is used for credit or life insurance of $150,000 or more, or for a job paying $75,000 a year or more. The CFPB also notes that a bureau may still keep information in its files after the reporting period ends.

Who looked at your report? Reading the inquiries section

An **inquiry** is a request to look at your credit report. The CFPB explains that inquiries generally fall into two groups:

- **Hard inquiries** are often made by lenders after you apply for credit. Others who buy your report can see them.
- **Soft inquiries** include reviews of existing accounts by your lenders or insurers, prescreening for offers, employment screening, and your own requests for your reports. They are shown only to you, and the CFPB says reviewing your own report does not affect your credit scores.

Under §1681g(a)(3), your file disclosure must name each company that obtained your report in the past two years for employment, and in the past year for any other purpose. The CFPB explains that an unfamiliar company listed only as making an inquiry may mean you are being prescreened for a firm offer of credit or insurance, and that you can opt out of prescreening.

Compare this section against your memory and your email: every loan, card, lease, phone plan or insurance policy you applied for in the past year. An unfamiliar name is a reason to look, not proof of fraud. If a name still makes no sense, template CD-081 in Appendix B, "Request basis for an unfamiliar credit inquiry," asks the company to explain. It is only a request for clarification, and the company may not answer. Inquiries are outside the federal rule for direct disputes with furnishers (12 CFR 1022.43(b)(1)), so an inquiry you can show is inaccurate is disputed with the bureau instead. An inquiry for an application you never made, next to accounts you never opened, is covered in Chapter 7.

Why do your three credit reports look different?

Your three reports can look different because they are three separate files. The FTC says that because each credit bureau may get its information from different sources, one bureau's report might not be completely the same as the other two, which is why it tells you to review all three. Check four ordinary explanations first:

1. **Coverage.** The CFPB says creditors are not required to report to every credit reporting company. An account missing from one report may never have been sent there.
2. **Timing.** A file disclosure shows what is in your file at the time of the request (§1681g(a)(1)). A payment that posted between two requests can change one balance and not another.
3. **Different sources for identity details.** Names and addresses reach each bureau from the companies that report to it, so personal information can differ.
4. **Age.** If an old item appears on one report only, compare its dates with the reporting periods covered in the collections and public records sections above.

Scores differ too. The CFPB explains that you do not have just one credit score: each depends on the data, the scoring model, the data source and even the day it was calculated.

Use this table to sort a difference before you spend time on it:

What differs between reports	Common ordinary reason	When it is worth writing down
An account appears on one report only	The creditor may not report to that bureau	Usually nothing to dispute; missing is not the same as wrong
Balance	Different reporting dates	When your statement for the same period shows a different figure
Date opened or loan amount	Rarely ordinary; these come from opening paperwork	When your agreement or contract supports one value
Credit limit on a card	The limit may have changed between reporting dates	When your latest statement shows a different limit
A late mark on one report only	A reporting difference, or an error	When your statement and payment record show you paid on time
A name or address on one report only	Different sources	When it is a name or address you have never used
A collection on one report only	The collector may report to some bureaus only	When the amount, the date of first delinquency or the ownership is wrong

How do you line up three reports side by side?

Compare one account at a time across all three reports, and use your own dated document as the tiebreaker. Two reports that disagree prove only that two files disagree. They do not tell you which one is right.

1. **Start with the dates.** Write each report's request date at the top of your notes.

2. **Confirm it is the same account.** Match the creditor name, the last digits and the date opened. One number from two different accounts is a mix-up, not a discrepancy.
3. **Compare the paperwork fields first:** date opened, credit limit or loan amount, and your role.
4. **Then compare the dated fields:** balance, status and payment history. Look for a payment that falls between the report dates.
5. **Bring in a third document.** Where the reports disagree, find your statement, agreement or letter for that field, with a date on it.
6. **Write one sentence for each difference that survives.** Name the report, page, account, field and value, plus your document and its date. Chapter 4 calls this sentence the one-line theory.

Template CD-132 in Appendix B, "Cross-report account comparison worksheet," is built for this job. It tells you to "compare each agency's as-of date, not just the report download date," and its caution is worth keeping beside you: "Different data or timing across agencies is not by itself proof of a legal violation."

A worked example: Jordan lines up three reports

Every person, company and number in this example is made up.

Jordan orders all three reports from AnnualCreditReport.com on September 8, 2026, and labels them Report A, B and C.

Personal information. Report A lists "Jordan T. Reyes" and "J. Reyes," both names he has used, and an apartment he lived in during 2019. That is expected. Report C lists an address on Elm Court, in a city he has never lived in. He writes that down first, then checks every account on Report C. All of them are his, so the address is an identity detail worth correcting, not a sign of someone else's accounts in his file.

One card, three reports. His Maplestone Bank card appears on all three:

Field	Report A	Report B	Report C	Jordan's records
Date opened	April 2020	April 2020	April 2022	Card agreement and first statement: April 2020
Credit limit	$3,000	$3,000	$3,000	August 25 statement: $3,000
Balance	$1,140	$870	$1,140	August 25 statement: $1,140; $270 paid September 3
Late payments	None	None	None	None

The balance difference is timing: $1,140 minus the $270 payment is $870. The date opened on Report C is the one field timing cannot explain. An account's opening date does not change, and his agreement and first statement both say April 2020. He confirms that the last four digits on all three reports match his statements.

Other differences. His car loan appears on Reports A and B but not C. That is coverage, not an error. Report B also lists a $412 collection for an old gym membership. Jordan remembers the bill and kept the collector's 2024 letter showing the same amount. It is accurate, and accurate negative information is not an error, so he leaves it alone.

Jordan's notes. Two sentences survive his review:

> Report C, requested September 8, 2026, page 3, Maplestone Bank card ending 2208: "Date Opened" reads April 2022. My card agreement and first statement, both dated April 2020, show the account opened in April 2020.

> Report C, page 1, personal information: lists an address on Elm Court that I have never lived at. My leases and utility bills show every address I have had in the past seven years.

What this proves, and what it does not. Jordan has two specific differences, each tied to a dated document he holds. He has not proved that Report C is wrong, that anyone broke a law, or that anything will change after he writes, and he has learned nothing about any score. What he has is what the next chapters build on: one account, one field, one document and one date.

What are the most common mistakes on a first read?

Disputing everything that differs. A mismatch between reports is a reason to check your own dated records, not an error by itself. More disputes do not make a stronger case. Under 15 U.S.C. § 1681i(a)(3), a bureau may end a reinvestigation it reasonably decides is frivolous or irrelevant, including when you did not give enough information to investigate, and must tell you within five business days of that decision. A specific dispute is the strong one.

Treating every unfamiliar inquiry as fraud. Account reviews and prescreening are normal soft inquiries. Look for an application you made before you conclude anything.

Believing a "609 letter" forces deletion. Section 609 of the Fair Credit Reporting Act is 15 U.S.C. §1681g: a right to see the information in your file and its sources. It does not require an original signed contract, and it does not trigger deletion. Template CD-036, "Section 609 file-disclosure request," says so in its own text: it is "a disclosure request, not a claim that section 609 requires deletion or an original signed contract."

Expecting accurate negative information to come off. The CFPB states that no one has the right to remove accurate negative information, such as late payments, from a credit report. You can only get your report fixed if it contains errors, and you can do that on your own at no cost.

Where does CheckDispute fit in this step?

You can do everything in this chapter with printed reports, a highlighter and your own records, for free. Disputing is free too, and you can do it yourself, directly with the bureaus and with the company that supplied the information. If you want help staying organized, CheckDispute is software you control. You upload a credit report PDF you already downloaded. Reading the report, reviewing each account, building your packet and previewing any letter are free. When the software is not sure what a field says, it shows you the source page and asks you to confirm the value. CheckDispute does not decide that an entry is wrong, and it cannot change your report.

To download, approve and send the final letters, a $29 report unlock covers the prepared letters for one report, including later rounds, or a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) is charged only in a month you use it. E-signature, online notarization and printed mailing, including certified mail with tracking, are optional add-ons. Sales tax is added where it applies. You approve every word, you can mail the letter yourself, and no result is guaranteed.

Key points

- Read your report in five sections: personal information, accounts, collection items, public records and inquiries. Bring one of your own documents to each.
- Read the paperwork fields (date opened, credit limit or loan amount) before the dated fields (balance, payment history). A gap of about one payment can be timing, not an error.
- Your three reports can differ because of coverage, timing and different sources. A difference alone is not proof of an error.
- An unfamiliar name, address or inquiry is a reason to look, not proof of fraud or a mixed file.
- Section 609 (15 U.S.C. §1681g) is a right to see your file and its sources, not a deletion tool. Accurate negative information is not an error.
- Free reports are at AnnualCreditReport.com, disputing is free, and no review or dispute guarantees a particular result.

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Chapter 3: Real errors versus accurate negative information

Sources checked September 2026. This book is general information, not legal advice.

A credit report error is information that is wrong, incomplete, or not about you. Accurate negative information is something else: bad news that is true, such as a payment you really did make late. The CFPB says it plainly: "You generally cannot have negative information removed from your credit report if it is accurate." Disputing is the free, legal way to fix errors. It is not a way to erase true history.

This chapter gives you a simple test for sorting every entry: what counts as an error, which entries look wrong but usually are not, which are real errors even when the debt is yours, and what you can honestly do when an entry is accurate. Sorting first keeps your letters truthful and your disputes stronger.

What counts as a credit report error?

A credit report error is an item that is inaccurate, incomplete, or does not belong to you. The Fair Credit Reporting Act (FCRA) lets you dispute "the completeness or accuracy of any item of information" in your file, and it requires the credit bureau to reinvestigate "free of charge," per 15 U.S.C. §1681i. The CFPB adds the third test: check that your report "contains only items about you."

Three words do most of the work:

- **Inaccurate** means a field says something that is not true. The balance, a date, the status or your role on the account is wrong.
- **Incomplete** means the entry is true as far as it goes but leaves out something that belongs there. The CFPB names one example: collection items that were not updated to show the account is current after a settlement was reached and satisfied.
- **Not about you** means the entry belongs to another person, or it came from identity theft.

The CFPB sorts common errors into three families. The first two columns below come from the CFPB's list of common credit report errors. The third column is our suggestion, not part of the CFPB's list.

Error family	What it looks like	A record to compare against
Identity	A wrong name, phone number or address. Accounts that belong to someone with the same or a similar name (a "mixed file"). Accounts opened through identity theft.	Your ID, leases, utility bills, and your own list of accounts you opened
Account status	A closed account reported as open. You are shown as the owner when you are only an authorized user. An account wrongly reported as late or delinquent. A wrong date of last payment, date opened or date of first delinquency. The same debt listed more than once.	Closure letters, the account agreement, monthly statements, bank payment records
Data management	A wrong current balance. A wrong credit limit.	The statement closest in date to the report

Under 15 U.S.C. §1681e(b), a credit bureau must "follow reasonable procedures to assure maximum possible accuracy." That is a standard for procedures, not a promise that every entry is right. The disclosure Congress requires credit repair companies to give says it directly: "mistakes may occur," per 15 U.S.C. §1679c.

Errors are not only negative items. A credit limit reported too low on an account you pay on time is still an error. The question is always whether a field is true, not whether it helps or hurts you.

What is accurate negative information?

Accurate negative information is an entry that hurts your credit and is correct in every field. A payment that really was 30 days late. A card that really was charged off. A collection you really owe, at the amount reported. It is not an error, and a dispute will not remove it.

Three official sources say this in almost the same words:

- The CFPB: "You generally cannot have negative information removed from your credit report if it is accurate." It adds that anyone who claims they can remove information that is "current, accurate, and negative" is probably running a scam, per its answer on accurate negative information.
- The CFPB again: "no one has the right to remove negative information, such as late payments, from a credit report if it is accurate." You can only get a report fixed if it contains errors, and you can do that on your own at no cost, per its guidance on how long information stays.
- Congress, in the disclosure credit repair companies must give customers: "neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report," per 15 U.S.C. §1679c.

Accurate negative information does not stay forever. The FTC's guidance on disputing errors says a bureau can report most correct negative information for seven years and bankruptcy information for 10 years. The statute adds detail that matters:

- **Collections and charge-offs.** The seven years begin when a 180-day period ends. That period starts on the date the delinquency began, meaning the delinquency that came right before the collection or charge-off, under 15 U.S.C. §1681c(c). Paying, settling or selling the debt does not restart that clock.
- **Bankruptcy cases.** Up to 10 years from the date of the order for relief or the date of adjudication, under §1681c(a)(1).
- **Exceptions.** These time limits do not apply to a report used for credit or life insurance of $150,000 or more, or for a job paying $75,000 a year or more, under §1681c(b). The CFPB also notes that bureaus may keep information on file after they stop reporting it.

How do you tell a real error from accurate negative information?

Ask the same seven questions about every entry, in the same order, and write your answers down. An early answer can change how you read the later ones.

- [ ] **1. Is this entry about me?** Check the name, address and account against your own records. An account that is not yours at all may mean a mixed file or identity theft. Chapter 7 covers both. Do not decide this from the creditor's name alone.
- [ ] **2. Do I recognize the account under this name?** The CFPB explains that creditors may sell accounts or use a collection company, and that store cards are often listed under the name of the bank issuing the card, not the retailer.
- [ ] **3. Which fields does the entry report?** Status, your role (individual, joint or authorized user), dates (opened, closed, last payment, first delinquency), amounts (balance, credit limit, past due) and the month-by-month payment history.
- [ ] **4. For each field, what does my own record say for the same period?** A June statement checks a June balance, not a September one.
- [ ] **5. Could the difference just be timing?** A report is a snapshot of what the lender sent on some date. A payment you made last week may not show yet.
- [ ] **6. Is something missing?** A paid account with no zero balance, a settled collection still marked unpaid, or an account you closed with no sign that you closed it.
- [ ] **7. Is the entry still inside its reporting period?** For a collection or charge-off, find the date the delinquency began, not the date a collector bought the debt.

Then put the entry in one of four piles:

- **Accurate.** Every field matches your records. Do not dispute it. If it is negative, see the options later in this chapter.
- **Possible error, I have proof.** A specific field conflicts with a dated document for the same period, or the entry is not about you. Chapter 4 turns this into proof, and Chapter 5 sends it.
- **Possible error, I need proof.** You believe a field is wrong, but you do not have the record yet. Get it before you write.

- **Not sure yet.** The dates do not line up, or you do not know what the entry is. Find out first.

Why do documents matter so much? A lender may not report information it has "reasonable cause to believe" is inaccurate, and the statute defines that phrase as "specific knowledge, other than solely allegations by the consumer," per 15 U.S.C. §1681s-2(a)(1). In plain words, your statement plus a document is much stronger than your statement alone.

Which entries look wrong but are usually accurate?

Several common entries surprise people but are often normal. Each is worth checking. None is proof of an error by itself.

- **A closed account still on your report.** The CFPB says on-time payment history may be reported after a loan is paid off, and even after the account is closed.
- **A closed account that still shows a balance.** Closing a card stops new charges. It does not pay off what you already owed. Check the balance against your statement for the same period.
- **A paid account that is still listed.** Paying does not remove an account. What you can check is the balance: the CFPB says a paid collection should generally be reflected as a zero balance.
- **An account under a name you do not know.** It may be your own account after a sale, a collection placement, or a store card reported under its bank's name.
- **An original account and a collection for the same debt.** Creditors may sell accounts or use a collection company, the CFPB explains, so one debt can appear under a second name. Two entries alone are not proof of an error, but compare them closely: the CFPB lists the same debt listed more than once as a common error. Check each balance against your records, and check the collection's delinquency date (see the next section).
- **Three reports that do not match.** The FTC notes that each bureau gets its information from different sources, so the reports may not be exactly the same. Lenders may also update each bureau on different days.
- **A recent "date opened" on a collection.** It may reflect when the collector's account began. It is not the start of the reporting clock, which runs from the original delinquency under §1681c(c).
- **An inquiry from a company you never applied to.** The CFPB says an inquiry-only entry may mean you were prescreened for a firm offer of credit or insurance, which the FCRA allows. You can opt out of prescreened offers.

Which entries are real errors even when the debt is yours?

An account can be yours, the debt can be real, and one field can still be wrong. Disputing that field is honest. You are not denying the debt. You are correcting a fact about it.

- **A late mark in the wrong place.** Your records show you paid on time that month. Or you were late, but the report shows the wrong month, or more days late than your records show.
- **A balance that does not match.** Your statement for the same period shows a different figure, or a paid account still shows money owed well after your payoff date.
- **A settlement that never showed up.** You settled and paid, and you have the letter, but the report still shows the old balance or an unpaid status.
- **The same debt listed more than once.** The CFPB says you can dispute accurate information if it appears multiple times, and warns that a multiple listing is not a harmless error.
- **A delinquency date that moved.** For a collection or charge-off, the company reporting it must tell the bureau the month and year the delinquency began, and a later collector complies by reporting the same date the original creditor reported, under 15 U.S.C. §1681s-2(a)(5). A collection with a newer delinquency date than the original account deserves a close look.
- **The wrong role.** You are listed as the owner of an account where you were only an authorized user.
- **A closure you made that is not shown.** When you close an account yourself, the lender must tell the bureau, under §1681s-2(a)(4). Once notified, the bureau must show that you closed it, under 15 U.S.C. §1681c(e).
- **A missing dispute notice.** If you disputed directly with the lender and it keeps reporting the item, it must tell the bureau the item is disputed, under §1681s-2(a)(3), and the bureau must then show that, under §1681c(f).
- **An entry past its reporting period.** Check the right start date and the exceptions before you call it too old.

When you dispute one of these, name the field and say what your document shows. The letter templates indexed in Appendix B model the tone. The master dispute letter, CD-001, says: "I am disputing the identified information, not every entry in my file." The status letter, CD-008, says: "I am not asking that accurate earlier payment history be removed merely because the account is now current or closed."

A worked example: one report, five entries

Andre and every company named here are fictional.

Andre downloads his free reports from AnnualCreditReport.com. The one dated September 8, 2026 has five entries he wants to check. He runs the seven questions on each.

Entry	What the report says	What Andre's records say	Pile
Ridgeline Auto loan	30 days late, March 2025	Due March 22, 2025. His bank shows the payment posted April 25, 2025.	Accurate (negative)

Entry	What the report says	What Andre's records say	Pile
Tallgrass Bank card	Open, balance $412	His furniture-store card agreement names Tallgrass Bank as the issuer. His August statement shows $412.	Accurate
Ferncliff personal loan	Open, balance $2,310	Payoff letter dated May 12, 2026: paid in full, $0 balance, account closed	Possible error, I have proof
Kestrel Recovery collection	$1,480 owed, first delinquency June 2025	The original Bluewater Card entry shows a charge-off, a $0 balance and a first delinquency of November 2022. His statements show his last payment in October 2022.	Possible error, I have proof
Maple Card	Balance $1,905	His August 28 statement shows $1,640	Not sure yet

The auto loan is accurate. His own bank record shows he paid 34 days after the due date, so he does not dispute it. He could send the lender a goodwill letter asking for a courtesy adjustment. That is a request, not a dispute, and the lender can say no. Chapter 6 covers it.

The Tallgrass Bank card is his. The unfamiliar name was the bank behind his store card, and the balance matches. Nothing to do.

The Ferncliff loan has two wrong fields. Almost four months after his payoff letter, the report still shows the loan open with $2,310 owed. The balance and the status both conflict with a dated document.

The Kestrel collection has one wrong field. Andre knows this debt, and he is not disputing that he owes it. Bluewater shows $0 after the charge-off, and only Kestrel shows a balance, which matches what he owes. But Kestrel reports a first delinquency of June 2025, while Bluewater's entry and his statements point to November 2022. A later date could keep the collection on his report longer than the law allows. So he disputes the date, and only the date.

The Maple Card needs one more record. The report does not say which day the $1,905 balance was captured. Before deciding, he checks his online account history for the days between his August 28 statement and the September 8 report. If new charges brought the balance to $1,905, the difference is timing, not an error.

What Andre's notes show, and what they do not. He has two specific discrepancies, each backed by a dated document. He has not proven that anything will change. The bureau's reinvestigation decides that. It generally has 30 days from receiving his dispute, and Chapter 5 explains the two situations that can stretch that to 45. He has also avoided three mistakes: disputing a true late payment, calling his own store card "not mine," and writing about a balance he had not yet checked.

What can you do about accurate negative information?

You have honest options, even when an entry is correct. None of them deletes true history, and no particular result is guaranteed.

1. **Let time work.** Accurate negative information ages off on the schedules above. Keep your old statements, because the date the delinquency began sets the clock for a collection or charge-off.
2. **Make sure the entry is complete.** The CFPB says a paid collection should generally show a zero balance, and it tells you to look for collection items not updated after a settlement was reached and satisfied. Those updates are fair to request, with proof.
3. **Ask for goodwill, honestly.** You can ask a lender to consider a courtesy adjustment for an accurately reported late payment. The goodwill template CD-116 (see Appendix B) starts from the truth: "I am not claiming that the payment was timely." The lender does not have to agree. Chapter 6 shows how.
4. **Keep building on-time history.** The FTC says "the best way to improve your credit is to show over time that you pay your debts on time," and lists paying bills by the due date, paying off debt, especially credit cards, and not taking on new debt, per its Fixing Your Credit FAQs.
5. **Know when a statement of dispute applies.** If a bureau's reinvestigation does not resolve a dispute, you may add a brief statement to your file, which the bureau may limit to 100 words if it helps you write it, under 15 U.S.C. §1681i(b). The CFPB notes this right applies to disputes you submitted to a credit bureau, not to disputes sent only to the lender. It is for a real, unresolved disagreement. Chapter 9 covers it.
6. **Walk away from removal promises.** If someone says they can remove current, accurate, negative information, the CFPB says it is probably a credit repair scam.

Which myths blur the line between errors and bad news?

Each of these myths tries to turn accurate information into an "error," and each fails for a specific reason.

Myth: "Dispute everything and see what falls off." The FTC lists telling you to "dispute information in your credit report you know is accurate" as a scam sign. It also backfires: a bureau may end a reinvestigation it reasonably finds "frivolous or irrelevant," including for lack of enough information to investigate, and must tell you within five business days, under 15 U.S.C. §1681i(a)(3). And federal law says "No person may" make, or advise a consumer to make, an untrue or misleading statement about the consumer's credit to a credit bureau, under 15 U.S.C. §1679b(a).

Myth: "If they can't verify it in time, it has to come off." After a reinvestigation, an item found "inaccurate or incomplete or cannot be verified" must be deleted or modified, as appropriate, under §1681i(a)(5). That is an outcome of a real reinvestigation, not a reason to dispute true information. There is no flat "45-day rule." The reinvestigation generally runs 30 days. Forty-five days appears only through a conditional 15-day extension when you send relevant information during the 30 days, or for a dispute made after a free annual report under 15 U.S.C. §1681j(a)(3). A missed date is not an automatic deletion.

Myth: "Paying or settling removes the entry, or restarts the clock." The FTC says paying off an old debt may not erase it from your credit history. And under §1681c(c), the reporting period for a collection or charge-off runs from the original delinquency, so paying, settling or a sale does not move it.

Myth: "Just say it isn't yours." Say that only when it is true. The FTC names telling you to file a false identity theft report as a scam sign, and the FCRA's own definition of an identity theft report is one whose filing carries criminal penalties if the information is false, under 15 U.S.C. §1681a(q)(4). The FTC also calls a promise to create a "new credit identity" a scam, and a so-called CPN is just a number other than your own. The FTC warns that if you use a number other than your own to apply for credit, "you won't get it. And you could face fines or prison."

Myth: "A 609 letter forces them to produce the original signed contract." Section 609, 15 U.S.C. §1681g, gives you the right to see the information in your file and its sources. It does not require an original contract, and it does not trigger deletion.

Myth: "A Metro 2 formatting problem means the entry must be deleted." Metro 2 is an industry reporting format, not a law. What matters under the FCRA is whether the reported facts are accurate and complete.

Myth: "Medical debt can't be reported anymore." The CFPB's medical debt reporting rule was vacated by a federal court on July 11, 2025, so it is not current law. This area changed recently. Check the CFPB's current guidance on the day you read this, and see Chapter 8.

How does CheckDispute handle the sorting step?

CheckDispute is software you control. It does not decide whether an entry is wrong; your records and the bureau's reinvestigation do. It walks you through the same sorting you just learned.

After you upload a report you already have, CheckDispute shows choice cards for entries worth a look. Each card asks whether the entry is right. For a late payment, the choices include "Yes. I paid late that time," "No. I paid on time," and "I was late, but it shows the wrong month or more days late than I was." Choose the first, and no letter is prepared; the card explains that an accurate late payment is not an error and that a goodwill request is a request, not a dispute. Choose "I'm not sure," and no letter is prepared yet; the card suggests checking your statement first. A letter is drafted only where your answer contradicts what a bureau reports, and only for that bureau.

Uploading, the choice cards and a watermarked preview of every letter are free. To download, print, approve and send final letters, you unlock the report once for $29 (up to 30 supported accounts, later rounds included) or use a plan charged only in a month you use it. Optional add-ons, such as e-signing, notarization and paid mailing with tracking of the exact letter you approved, are charged only when performed. Sales tax is added where it applies. You approve every word, and you can always mail the letter yourself.

With or without CheckDispute, disputing directly with the bureaus is free, free reports are at AnnualCreditReport.com, and no particular result is guaranteed.

Key points

- A credit report error is information that is inaccurate, incomplete or not about you. You can dispute it free of charge.
- Accurate negative information is not an error, and a dispute will not remove it. Most of it ages off after seven years; bankruptcy cases can stay up to 10.
- Sort every entry before you write, comparing each field to a dated record for the same period.
- A debt can be yours while one field is wrong. Dispute that field, name it exactly, and say you are not disputing everything.
- Closed or paid accounts still listed, unfamiliar bank names, an original account plus a collection, and differences between bureaus are not proof of an error by themselves. Check each against your records.
- As the FTC puts it, no one promising to repair your credit can legally remove information that is both accurate and current. Disputing is free, and you can do it yourself.

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Chapter 4: Building proof: documents, report pages and the one-line theory

Proof for a credit report dispute has three parts: the page of your credit report that shows the entry, a dated document from outside the report that shows a different fact, and one sentence that ties them together. That sentence reads like this: *the report says X; my document dated Z says Y; please correct it to Y.* This book calls it the **one-line theory**. If you can write it honestly, you have a dispute worth sending. If you cannot, you have learned something just as useful before spending a stamp.

This chapter shows you how to build all three parts and test them before you write a word. Chapter 5 covers sending the dispute.

Two honest limits come first. Proof shows that two documents disagree; the bureau's reinvestigation decides who is right, and no document guarantees a particular result. And accurate negative information is not an error. If your own records agree with a negative entry, no amount of paperwork changes that. This chapter is general information, not legal advice.

What counts as proof in a credit report dispute?

Proof is a dated record from outside the credit report that shows the correct fact: a billing statement, a bank statement, a payment confirmation, a letter confirming an account was closed, or a court order. Your credit report cannot prove itself wrong: an account entry shows what the bureau has on file, and that information usually comes from the company that reported it. That company is called the **furnisher**. The CFPB gives your bank, your landlord and your credit card company as examples; a debt collector can be one too.

Documents matter because of what happens to your dispute after it arrives. Under the Fair Credit Reporting Act, a credit bureau that receives your dispute must notify the furnisher within five business days. That notice must include "all relevant information regarding the dispute that the agency has received from the consumer," according to 15 U.S.C. §1681i. The bureau also "shall review and consider all relevant information submitted by the consumer." What you enclose is how your side of the dispute reaches the bureau and the furnisher.

The law also shows how much weight a bare claim carries. In the part of the statute that sets furnisher duties, 15 U.S.C. §1681s-2, one accuracy rule defines "reasonable cause to believe that the information is inaccurate" as "specific knowledge, other than solely allegations by the consumer." Your word alone is an allegation. A dated record is something specific that someone can check. That does not mean a furnisher must agree with you.

Federal rules even name kinds of records that can support a dispute. For a dispute sent directly to a furnisher, Regulation V, 12 CFR 1022.43, lists these examples: "a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information; a police report; a fraud or identity theft affidavit; a court order; or account statements." For bureau disputes, the CFPB's sample-letter instructions give a similar example: "a statement from your lender, which demonstrates the incorrect information you are disputing."

What is a one-line theory, and how do you write one?

A **one-line theory** is a single sentence that states four things in order: what the report says, what the correct fact is, which document shows it, and what correction you want. Everything else in your dispute letter supports it.

The pattern:

> Reported fact → correct fact → evidence → requested correction.

Filled in:

> "My [bureau] report dated [date], page [number], [creditor] account ending [last four digits], shows the [field name] as [reported value]. My [document] dated [date] shows [correct value]. Please correct the [field name] to [correct value]."

This is the shape the federal agencies already describe. The FTC's sample letter page says your letter should "clearly identify each item in your report you dispute, state the facts, explain why you dispute the information, and request that it be removed or corrected." The CFPB's list adds the account number for each item. The one-line theory packs those pieces into one sentence a stranger can check.

Here is one complaint written three ways (the person and account are fictional):

- **Weak:** "The balance on my Harbor Card is wrong." There is no reported value, no correct value and no document. Under §1681i, a bureau may end a reinvestigation it reasonably finds frivolous or irrelevant, including for lack of enough information to investigate. The CFPB's own example is a dispute that does "not specify what information is being disputed."
- **Better:** "The report shows $2,310; my records show $1,640." Now there is a clear difference, but nothing tells the reader which record to look at.
- **Strong:** "My Experian report dated September 9, 2026, page 4, Harbor Card account ending 4471, shows a current balance of $2,310, reported as of August 26, 2026. My Harbor Card statement dated August 26, 2026 (Exhibit 2) shows a balance of $1,640 after a payment posted August 14. Please correct the current balance as of August 26, 2026 to $1,640."

Run four tests on your own sentence:

1. **One field.** It names a single labeled field, such as "Current Balance" or "Date Closed."

2. **Two values.** It gives the value on the report and the value in your record.
3. **One dated document.** It names the record that shows the correct value, and that record's date.
4. **One request.** It asks for a specific change, not "please look into this."

Notice what the strong version leaves out. It does not accuse anyone of breaking the law, predict a result or claim the account belongs to someone else. It states a fact, points to a record and asks for a fix. That restraint is what makes it easy to check.

If you cannot finish the sentence honestly, stop. Maybe you do not have the document yet, or your records agree with the report. Do not fill the gap with a guess. Federal law says no person may make, or advise a consumer to make, an untrue or misleading statement about the consumer's creditworthiness to a credit bureau, under 15 U.S.C. §1679b. A sentence you cannot support is a sentence you should not send.

Disputing more than one item? Write one theory per item, each with its own paragraph and documents. What matters is that each one is true and specific enough to investigate.

Which pages of your credit report should you send?

Send a copy of the part of your report that shows the disputed entry, with that entry circled or highlighted. The CFPB asks for "a copy of the portion of your credit report that contains the disputed items, with the disputed items circled or highlighted." The FTC says to include "a copy of your report (circle the mistakes you want fixed)."

That usually means two or three pages, not the whole report:

- **The page that identifies the report.** This is usually page 1, with the bureau's name, the report date and a report or confirmation number. The CFPB's sample-letter instructions note that this number "should be included with your dispute to allow the credit reporting company to identify you." Without this page, the entry page is a loose sheet nobody can place.
- **The page with the entry.** Copy the whole account block, not just one line. The reader should see the creditor name, the account number as printed and the field you circled.
- **The key or legend, if the entry uses codes.** Payment history grids often use symbols or letters. Each bureau prints its own key, so send the key from the same report.

Then write the location in words in your letter too, such as: "Experian report dated September 9, 2026, page 4, Accounts section, Harbor Card ending 4471, 'Current Balance.'" A circle can vanish in a blurry scan. A written pointer does not.

Three more habits help:

- **Keep the full report yourself.** Save it exactly as you downloaded it. You send a portion; you keep the whole.

- **Use each bureau's own report for that bureau.** The FTC explains that each bureau "gets its information from different sources," so one report "might not be completely the same" as another. The FTC also says to dispute "with each credit bureau that has the mistake."
- **If you cannot read a field, do not write it down.** A garbled PDF can turn $1,640 into $1,540. Check every number against the page itself.

When this book's sources were checked in September 2026, the FTC said the three nationwide bureaus have permanently extended a program that lets you check your report from each once a week for free at AnnualCreditReport.com.

Which documents prove which kinds of errors?

Match the error to the record that would show the correct fact. The CFPB's list of common credit report errors sorts them into identity, account status and data management errors. The table pairs common ones with the records that usually settle them. It is a starting point, not a rule.

If the report shows...	Compare it with...	Watch for...
An incorrect current balance	Your statement for the same period, plus any payment confirmation	Interest or new charges posted after the statement date
An incorrect credit limit	A dated statement or account page that prints the limit	A limit that really did change later
A late payment you believe was on time	The due date on the statement and your bank's posting date for the payment	A payment that posted after the due date
A paid account still showing a balance	A payment confirmation, cancelled check or paid-in-full letter	A small trailing interest charge
A closed account shown as open	The letter or confirmation that closed the account	A report pulled before the closure was reported
You as the owner of an account you only used	Records showing you were an authorized user	An account you did sign for as a joint owner
A collection amount that does not match	The original creditor's last statement, the collector's itemization and your payment records	Charges the original agreement or the law allowed
A wrong name or address	A copy of your ID and a utility bill or bank statement	An old address that was once correct
The same debt listed twice	The two entries themselves, side by side	An original account and a collection describing different stages of one debt

For a debt you already paid, the CFPB points to "cancelled checks or credit card statements" and "copies of any correspondence about settling the debt," in its guidance on answering a debt collector about a paid debt. For identity, the CFPB's sample-letter instructions suggest "one copy of a government issued identification card" and "one copy of a utility bill, bank or insurance statement," while noting that "requirements may vary by company."

One warning belongs with the table: an unfamiliar name is not proof of an error. The CFPB explains that creditors may sell accounts or use a third-party collection company, and that store cards are often listed under the issuing bank's name. Accounts opened through identity theft need a different set of documents, including an identity theft report. Chapter 7 covers that route.

How do you match each document to one claim?

Give every claim its own document, and every document its own claim. A sentence with no record behind it is only an allegation, and a record that supports no sentence just adds pages to puzzle over.

The simplest tool is an **exhibit list**: a numbered list of what you are sending and why. CheckDispute's template library includes a form for this, CD-134, "Exhibit and document index," whose stated use is to "connect each claim to a specific authentic record." For each exhibit it records the document's name and source, its date, the page or line that matters, the one fact it supports, and anything covered for privacy.

A sheet of paper works just as well. Write the exhibit number in a corner of each copy ("Exhibit 2") so the reader can find it. End your letter with a plain list of enclosures. The FTC's sample letter closes with "Enclosures: [List what you are enclosing]." That list doubles as your own record of what went in the envelope.

Four rules keep your exhibits clean:

1. **Copies, never originals.** The CFPB and the FTC both say to send copies and keep the originals.
2. **Only the part that matters.** Send the statement page with the relevant line, not a year of bank statements.
3. **Cover only what is unrelated.** You may cover unrelated purchases or other people's information. Never cover anything that bears on your claim, including facts that cut against you. The CD-134 template warns: "Redactions must not hide relevant contradictory facts." Keep the disputed account number, the date and the amount readable.
4. **Never change a document.** Circle it, highlight it and number it. Do not edit what it says.

Send everything relevant with your first letter. A bureau generally has 30 days from receiving your dispute to finish its reinvestigation, and under §1681i that period can be extended by up to 15 days when you send relevant information during it. Holding a record back for "round two" means the first reinvestigation goes ahead without it.

Does your proof hold up? Three checks before you write

Test your evidence against itself before you rely on it.

Check 1: Do the dates line up? A credit report is a snapshot of what the furnisher had sent by a certain date, so a payment made a few days before you pulled it may not show yet. Compare the report with a record from the same period. For card balances, interest can keep adding up until your payment arrives. The CFPB explains that card companies have different rules, but "in general, once a credit card company starts to charge interest, it keeps charging interest until it receives your payment."

Check 2: Does anything in your own file cut the other way? CheckDispute's CD-133 template, "Dispute issue and evidence assessment," has a line for exactly this: "Evidence that contradicts the proposed dispute." If your bank record shows the payment posted two days after the due date, the facts point the other way, and your letter should not pretend otherwise.

Check 3: Is the entry wrong, or just unwelcome? The CFPB says you "generally cannot have negative information removed from your credit report if it is accurate." If your records agree with the entry, the honest result is a decision not to dispute that item. That is a good outcome.

When comparing one account across reports, compare the same field, the same month and each report's own date. A missing entry is not automatically a mistake either. As the CFPB puts it, "Creditors are not required to report to every credit reporting company." CheckDispute's CD-132 template, "Cross-report account comparison worksheet," carries a caution worth repeating: "Different data or timing across agencies is not by itself proof of a legal violation."

A worked example: Marisol's two items

Marisol Reyes is fictional, and so are her accounts. She pulls her three reports on September 9, 2026. Two entries on her TransUnion report catch her eye.

Item 1: a late payment on her car loan. Page 5 shows her Northgate Auto Finance loan, account ending 7710, with March 2026 marked "30 days late." She gathers two records:

- her March statement from Northgate, which shows "Payment due: March 15" and an amount due of $389;
- her bank statement for March, which shows "NORTHGATE AUTO PMT $389.00" posted March 14.

She runs the three checks. Both records cover the same month. Nothing cuts the other way: the payment was not returned, and her April statement shows nothing past due. And her records disagree with the entry, so it is not just unwelcome.

Her exhibit list:

- **Exhibit 1:** TransUnion report dated September 9, 2026, page 1 (report date and number) and page 5 (Northgate entry, March circled).
- **Exhibit 2:** Northgate statement for March 2026, page 1, showing the due date and amount due.
- **Exhibit 3:** Her March 2026 bank statement, one page, with the Northgate payment highlighted. She covers unrelated purchases and leaves the account number, date, payee and amount readable.
- **Exhibit 4:** A copy of her driver's license and a recent utility bill, as the CFPB's sample-letter instructions suggest.

Her one-line theory:

> "My TransUnion report dated September 9, 2026, page 5, Northgate Auto Finance account ending 7710, shows my March 2026 payment as 30 days late. My March statement (Exhibit 2) shows a due date of March 15, and my bank statement (Exhibit 3) shows my $389 payment to Northgate posted March 14. Please correct the March 2026 payment status to show the payment as made on time."

She checks her other two reports. Equifax shows March as on time. Experian does not list the loan, which can happen because creditors do not have to report to every bureau. So she disputes Item 1 with TransUnion, whose report shows it. Chapter 6 covers writing to Northgate directly.

Item 2: a card balance she thought was wrong. Page 7 shows her Lakeview card with a balance of $1,284. She paid $1,200 on September 3, so the figure looked wrong. But her statement dated August 25 shows a closing balance of exactly $1,284, and the report's balance date matches that statement. The report reflects the balance from before her payment posted. That is timing, not an error. She does not dispute it, and she notes to check that account on her next report.

What Marisol's work establishes: for Item 1, two dated records from outside the report disagree with one field on one report. What it does not establish: that the entry will change, or that anyone did anything wrong. The reinvestigation decides that. Her decision not to dispute Item 2 is as much a result of this chapter as her letter on Item 1.

Proof-building checklist

Use this before you write.

- [ ] I saved a dated copy of each full report I am relying on.
- [ ] For each item, I can name one field on one report.
- [ ] I have a dated record from outside the report that shows the correct value.
- [ ] I checked that the dates line up, and I looked for records that cut the other way.
- [ ] I wrote one one-line theory per item, and every number in it matches the page.
- [ ] I copied the report's identifying page and the entry page, with the entry circled.

- ☐ Every exhibit is a copy, numbered and tied to one claim.
- ☐ I covered only unrelated information and changed nothing on any document.
- ☐ My enclosure list matches what is actually going in the envelope.

Completing this checklist does not establish that an entry is wrong or that a dispute will change anything. It establishes that your dispute is specific, supported and true.

Common mistakes and myths about proof

Myth: "You don't need proof. Just make them verify it." A dispute has to say what is wrong. One that does not can be ended as frivolous or irrelevant, and the bureau's notice must give its reasons and identify the information it needs to investigate, under §1681i. Disputing accurate items in the hope that they fail verification is not a strategy. The FTC lists telling you "to dispute information in your credit report you know is accurate" as a sign of a credit repair scam.

Myth: "A 609 letter makes them produce the original contract." Section 609 of the Fair Credit Reporting Act, 15 U.S.C. §1681g, gives you the right to the information in your file and its sources. It does not require anyone to produce an original signed contract, and it does not cause automatic deletion. Your proof is your own records, not a demand.

Myth: "Citing statutes or reporting codes makes the letter stronger." A section number is not evidence. Industry reporting formats such as Metro 2 are industry conventions, not statutes. The dated document is what does the work.

Myth: "Say it's not mine. That sounds stronger." If the account is yours, it is yours. Choose the basis that is true: the wrong amount, the wrong status or the wrong date. The FTC's scam list also includes telling you "to file a false identity theft report."

Building proof with CheckDispute, or without it

Everything in this chapter works with a highlighter and a folder. Disputing is free, and you can do it yourself, directly with the bureaus and the furnisher. The CFPB says there is no reason to pay someone else to dispute inaccuracies for you, because it is already a legal right available to you for free.

CheckDispute is software you control, built to organize these steps. When you upload your report PDF, the original pages open next to the draft, and where it can, a highlight shows where a value came from. When it cannot read a field with confidence, it shows you the page and asks you to confirm the value instead of guessing. You add your own supporting documents, build the packet and approve every word. If you change the packet after approving it, the approval resets. CheckDispute does not decide whether an entry is an error, and it cannot promise any result.

What it costs, as of September 2026: uploading your report, the watermarked letter preview and packet building are free. To download, print, approve and send the final letters for one report, you pay a one-time $29 report unlock, or use a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) charged only in a month you use it. Optional add-ons include e-signature, remote online notarization and paid mailing of the exact letter you approved, with the mail provider's status updates and a tracking number where the mail class has one. Sales tax is added where it applies. The CFPB's and FTC's dispute instructions do not list e-signatures or notarization as requirements, so treat them as conveniences. You can always mail your letter yourself; Chapter 5 covers sending, and Chapter 10 walks through CheckDispute step by step.

Key points

- Proof has three parts: the report page with the entry circled, a dated record from outside the report, and a one-line theory connecting them.
- A one-line theory states the reported fact, the correct fact, the document that shows it and the correction you want. If you cannot finish it honestly, do not send it.
- Send the report's identifying page and the entry page, plus copies (never originals) of your records, each numbered and tied to one claim.
- Check your proof first: dates that line up, records that cut the other way, and whether the entry is wrong or just unwelcome.
- Accurate negative information is not an error. Proof shows a disagreement between documents; the reinvestigation decides it, and no document guarantees a result.
- Disputing is free, you can do it directly with the bureaus and furnishers, and free reports are available at AnnualCreditReport.com.

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- CFPB, A debt you already paid: https://www.consumerfinance.gov/ask-cfpb/what-can-i-do-if-a-debt-collector-contacts-me-about-a-debt-i-already-paid-or-dont-think-i-owe-en-1403/
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Chapter 5: Disputing with the credit bureaus: letters, portals, mail and timelines

You can dispute an error directly with each credit bureau (Equifax, Experian and TransUnion) online, by mail or by phone, and it costs nothing. However you send it, the bureau generally has 30 days from the day it *receives* your dispute to finish checking it. That check is called a **reinvestigation**. A few defined situations change the 30 days, and this chapter covers each one.

By now, for each error, you should have the report page, the document that shows the correct fact, and the one-line theory from Chapter 4: *the report says X; my document dated Z says Y; please correct it to Y.* This chapter shows you how to send it, keep a record you can rely on, and calendar the real deadlines.

Two honest limits first. Accurate negative information is not an error, and while it stays accurate and current, no letter, website or mail service can legally remove it. No route guarantees a particular result; the reinvestigation decides what happens to the entry. This chapter is general information, not legal advice. Addresses, phone numbers and prices were checked September 20 to 25, 2026, and they can change.

Is it better to dispute online or by mail?

Neither route is legally stronger, and every route gets the same deadline. The CFPB says you can contact the nationwide credit bureaus online, by mail, or by phone, and the FTC says that "however you filed your dispute, the credit bureau has 30 days to investigate it." The real difference is the record each route leaves you.

Route	Works well for	What you keep	Watch out for
Online	A simple error with one or two documents	The confirmation number, plus screenshots or PDFs you save yourself	The website keeps its record, not yours. Save what you typed and uploaded before you close the page.
Mail	Several documents, or a dispute you expect to follow up on	A copy of the letter as sent, copies of every enclosure, and mailing receipts	It takes days to arrive, and the clock starts when the bureau receives it.
Phone	Quick questions, or starting when you cannot get online	Only your own notes: date, time, the person's name, any reference number	A call hands over none of your documents, and it is the hardest route to prove later.

A simple rule: pick the route that lets you send your proof and keep an exact copy of what you said. Each bureau runs its own process, so you can mix routes.

How do you dispute online without losing your record?

Each bureau runs its own free dispute website. The CFPB's dispute page (reviewed September 2, 2026) lists these starting points:

- **Equifax:** equifax.com/personal/credit-report-services/credit-dispute/
- **Experian:** experian.com/disputes/main.html
- **TransUnion:** transunion.com/credit-disputes/dispute-your-credit

Type the address yourself. The FTC warns that AnnualCreditReport.com and the credit bureaus will not email you asking for your Social Security number or account information.

TransUnion describes its own process as four steps: create a free account, choose what to dispute, add supporting documents, then submit and track. It also says some personal-information changes need mailed documents instead.

Before you click Submit:

- ☐ Find the exact entry on your saved report: the company name and the partial account number.
- ☐ Select only the entry that is wrong, not every negative item on the page.
- ☐ If the form offers a menu of reasons, pick the one that is true. Never pick "not mine" for an account that is yours. Federal law says no person may make, or advise you to make, an untrue or misleading statement about your creditworthiness to a credit bureau (15 U.S.C. §1679b).
- ☐ Type your one-line theory in the free-text box.
- ☐ Upload clear, full-page copies of your documents, each with a short label.
- ☐ Save the summary screen before you submit and the confirmation screen after, as a PDF or screenshot.
- ☐ Log the confirmation number and date, and save every email and the results.

How do you dispute by mail?

A mailed dispute is a short letter plus copies of your proof. The checklist below follows the CFPB's list for a dispute letter, which ends with "copies (not originals) of documents that support your position," plus the FTC's advice to include the bureau's dispute form, if it has one.

Envelope checklist:

- ☐ The letter, dated and signed.
- ☐ Your full name, address and phone number, plus the report or confirmation number.
- ☐ For each item: the company name, the account number, what is wrong, why, and the exact correction you want (corrected, or removed).

- [ ] A copy of the report page with the item circled or highlighted, plus the page showing the report date and number.
- [ ] Copies, never originals, of your supporting documents, each numbered as an exhibit.
- [ ] A copy of your ID and proof of address, if the bureau asks for them.
- [ ] The bureau's dispute form, if it uses one.
- [ ] An enclosure list at the end of the letter.
- [ ] A full copy or scan of the whole package, made before you seal the envelope.

The CFPB's sample-letter instructions suggest a copy of a government-issued ID and of a utility bill, bank or insurance statement, noting that "requirements may vary by company." TransUnion's mail page, for example, asks for as much as you can give of your name, date of birth, address and Social Security number. The CFPB's sample-letter checklist marks the Social Security number as optional, so give what each bureau asks for and store your copy safely.

What the letter looks like. Here is the one-line theory Marisol wrote in Chapter 4, turned into a letter in the shape of the FTC's sample letter. *Marisol, her address and Northgate Auto Finance are fictional.*

> September 28, 2026
>
> Marisol Reyes, 22 Sample Street, Anytown, ST 00000, phone [her number]. Date of birth: [her date of birth]. TransUnion report dated September 9, 2026, report number [number from page 1].
>
> TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000
>
> Subject: Dispute of one item in my credit report
>
> I am writing to dispute one item in my file. My TransUnion report dated September 9, 2026, page 5, shows my March 2026 payment on the Northgate Auto Finance account ending 7710 as 30 days late. That is inaccurate. My March statement (Exhibit 2) shows a due date of March 15 and an amount due of $389. My bank statement (Exhibit 3) shows my $389 payment to Northgate posted March 14. Please correct the March 2026 payment status to show the payment as made on time. I am disputing only this item, not every entry in my file.
>
> Sincerely, Marisol Reyes
>
> Enclosures: (1) Report pages 1 and 5, entry circled; (2) Northgate statement for March 2026; (3) March 2026 bank statement, payment highlighted; (4) Copy of driver's license and a recent utility bill.

Notice what it leaves out: no accusations, threats or strings of legal citations. The bureau's duty to reinvestigate comes from 15 U.S.C. §1681i whether or not you quote it.

CheckDispute's template library uses the same shape. CD-001, "Master factual-error dispute," fits any single wrong entry. Narrower templates cover common fields, such as CD-005 (incorrect current balance) and CD-007 (incorrect late-payment notation), which ends: "This is an accuracy dispute, not a request to excuse an accurately reported missed payment." Appendix B lists every template by situation.

Does a dispute letter need to be notarized? No. Nothing in 15 U.S.C. §1681i calls for a notarized dispute, and neither the CFPB's nor the FTC's instructions list one. Your ordinary signature is enough.

One letter per bureau. The FTC says to dispute with each credit bureau that has the mistake. Send each bureau its own letter and its own report page, because the three reports can differ (Chapter 2).

What are the dispute addresses for the three credit bureaus?

The safest address is one you verify yourself: read it off your own report, confirm it on the bureau's current website, and write down the source and the date. The FTC says a mailed dispute can go to the address found on your credit report or a credit bureau's address for disputes. The CFPB's dispute page does not print Equifax's address at all; it sends you to Equifax's contact page for the current one.

Published sources do not always agree:

Bureau	Address as published	Where published	What to know
Equifax	Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30348	FTC dispute page, dated April 2024	The CFPB's sample-letter PDF prints the same box with ZIP code 30374. Confirm on Equifax's contact page.
Experian	Experian, P.O. Box 4500, Allen, TX 75013	FTC dispute page and CFPB sample-letter PDF	Experian also publishes mail instructions and a dispute form.
TransUnion	TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000	TransUnion's own mail page, checked September 22, 2026	The FTC lists "TransUnion LLC Consumer Dispute Center" at the same box. TransUnion says it accepts "either standard or certified mail."

Not a dispute address. Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281, is where you order free reports by mail. A dispute mailed there goes to the wrong place.

Phone numbers. The CFPB lists these, or use the number on your report: Equifax (866) 349-5191, Experian (888) 397-3742, TransUnion (800) 916-8800.

Formatting. Put the P.O. Box number on the line directly above the city, state and ZIP code, as the USPS mail manual requires for box mail.

Do you have to send dispute letters Certified Mail?

No. The CFPB says you "can choose to send your dispute letter by certified mail and ask for a return receipt, so that you have a record that your letter was received." The FTC recommends it for the same reason. Certified Mail is about proof, not power: a plain First-Class letter carries the same legal weight.

Here is what each option proves, with the prices USPS listed on September 20, 2026. Service fees are added to First-Class postage. Confirm current prices before you mail.

Service	What it proves	What it does not prove	Listed price
First-Class stamp only	Nothing on its own; a plain letter is not trackable	That you mailed it, or that it arrived	$0.82 for 1 oz.
Certificate of Mailing	The date USPS accepted your letter	Delivery. USPS keeps no copy, so do not lose it.	$2.45, at the time of mailing only
Certified Mail	A mailing receipt, plus a record of delivery or a delivery attempt	What was inside the envelope	$5.55
Certified Mail + Return Receipt	Delivery, plus the recipient's signature	What was inside, or when the bureau logged it	$5.55 plus $4.65 (mailed) or $2.91 (email)

Three tips. Buy the return receipt when you mail; USPS sells it at the time of mailing. Ask the clerk to hand-cancel your letter, which USPS does for free, so it carries that day's postmark. And keep every receipt with your copy of the letter: the receipts prove the envelope traveled, and your copy proves what was inside.

What "Delivered" means. A delivery scan shows USPS delivered an envelope to that address on that date. It does not show when the bureau logged your dispute, or that the reinvestigation has started. If a letter never arrives, a USPS Missing Mail search can be submitted starting 7 days from mailing. If a letter comes back, read the reason USPS marked on it, fix that one thing, re-verify the address, and send one clean letter.

When does the bureau's 30-day clock start, and how long does it run?

The clock starts on the day the bureau receives your dispute, not the day you mail it. Under 15 U.S.C. §1681i(a)(1)(A), the bureau must, "free of charge, conduct a reasonable reinvestigation" and record the current status of the item, or delete it, "before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute."

You can only estimate that date, so log your best evidence: the date on your online confirmation, the delivery date from tracking or a return receipt, or your notes from a call.

Some deadlines count **business days**. The sections quoted here do not define the term, so this chapter counts weekdays and treats each date as an estimate. Here is the federal timeline:

What happens	When	Rule
The bureau receives your dispute	Day 1 of the 30-day period	§1681i(a)(1)(A)
The bureau notifies the company that reported the item (the **furnisher**), passing on "all relevant information" you sent	Within 5 business days of receipt	§1681i(a)(2)(A)
If the bureau decides the dispute is "frivolous or irrelevant"	It must tell you within 5 business days of deciding, with reasons and what information it needs	§1681i(a)(3)
The reinvestigation is finished	Within 30 days of receipt	§1681i(a)(1)(A)
Possible extension	Up to 15 more days, only if the bureau gets relevant information from you during the 30 days, and not if the item was already found inaccurate, incomplete or unverifiable	§1681i(a)(1)(B)-(C)
Dispute made after your free annual report	Up to 45 days	§1681j(a)(3)
Results in writing	Within 5 business days after the reinvestigation is completed	§1681i(a)(6)(A)
You ask how the bureau investigated	A description within 15 days of your request	§1681i(a)(7)

The 45-day line needs care. 15 U.S.C. §1681j(a)(3) applies to a reinvestigation requested "after receiving a consumer report under this subsection," meaning the free annual report that section provides. Whether a report from the bureaus' free weekly program counts the same way is not something the sources settle, so if you are unsure, mark both dates.

The furnisher works on the same clock. When a bureau passes your dispute along, the furnisher must finish its investigation and report back before the bureau's period ends, under 15 U.S.C. §1681s-2(b)(2).

Can it be faster? Only at the bureau's option. A bureau that deletes the disputed item within 3 business days of receiving your dispute may skip some of the usual steps if it tells you by phone and sends written confirmation and an updated report within 5 business days of the deletion (§1681i(a)(8)). The statute gives you no way to ask for this path.

Two myths this clears up:

- **There is no flat "45-day rule."** Forty-five days appears only through the conditional extension or a dispute that follows a free annual report.
- **A missed deadline is not an automatic deletion.** Under §1681i(a)(5), the bureau must delete or modify an item found "inaccurate or incomplete or cannot be verified." That turns on what the reinvestigation finds; the statute has no rule that deletes an item just because a date passed. If

the period has truly run out, Chapter 9 covers next steps, including CheckDispute's CD-026, "No timely investigation results received," which asks the bureau to finish the overdue work and states: "I am not asserting that a missed deadline automatically cancels the underlying debt."

A worked example: Marisol mails her dispute

Marisol Reyes and Northgate Auto Finance are fictional.

In Chapter 4, Marisol built proof for one item. Her TransUnion report dated September 9, 2026, shows her March 2026 Northgate payment as 30 days late, but her statement and bank records show the $389 payment posted March 14, one day before the due date. Equifax shows March as on time and Experian does not list the loan, so she disputes only with TransUnion.

She picks mail and verifies the address. She has four exhibits and wants a paper record she controls. The address on her report matches TransUnion's mail page, and she logs: "TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000. Source: report page 1 and TransUnion's mail page, checked September 27, 2026."

She mails it. On Monday, September 28, she scans the whole package, then mails the letter shown earlier by Certified Mail with an email return receipt, hand-canceled. Tracking shows "Delivered" on Thursday, October 1.

She maps the calendar. Every date is marked "about," because each depends on facts she cannot see.

Event	Her estimate	Why it is only an estimate
Day 1 (receipt)	October 1	The scan dates the envelope, not TransUnion's logging
Furnisher notified	By about October 7	5 business days, counting from receipt
Reinvestigation due	About October 30	30 days from receipt
If she sends new relevant information during the period	Up to about November 14	The 15-day extension
If her report counts as her free annual report	About November 15	The 45-day limit in §1681j(a)(3)
Written results	Within 5 business days after completion	Depends on when TransUnion finishes

She sent everything up front, so she does not plan a later document that could stretch the clock. She sets two reminders to check her mail, email and TransUnion report: November 9, for the 30-day case, and November 23, in case the 45-day limit or an extension applied.

What this shows, and what it does not. Her calendar tells her when to expect results and when to follow up. It does not show when TransUnion logged her letter, and it predicts nothing about the outcome. The reinvestigation decides what is accurate, and if Northgate has a record she does not, the entry may stay.

What happens while the bureau investigates?

The bureau must pass your information to the furnisher within 5 business days, and during the reinvestigation it "shall review and consider all relevant information submitted by the consumer" (§ 1681i(a)(4)). The FTC explains that the furnisher must investigate and report the results back, and if it finds its information inaccurate, it must notify all three nationwide bureaus so they can correct your file.

You may get a letter asking for more. Be ready for two kinds:

- **"We need more information."** A bureau may stop a reinvestigation it reasonably decides is frivolous or irrelevant, including when you did not give enough information to investigate. The CFPB's example is a dispute that does not specify what information is being disputed. The notice must state its reasons and what it needs, so answer exactly that. CheckDispute's CD-030, "Response to frivolous or irrelevant determination," is built for this.
- **"We need to verify your identity."** Send the ID or proof of address the bureau asks for, through a route you trust. CD-031, "Identity verification or missing-information cure," covers this letter.

While you wait, do not mail the same dispute again to several addresses. Duplicates add no evidence and make your own record harder to follow.

The written results must also tell you about your right to ask how the bureau investigated and to add a statement to your file (§1681i(a)(6)(B)). If the dispute changed your report, the FTC says you get a free copy of your credit report that does not count as your free annual report. Chapter 9 explains how to read each kind of result.

Is there a downside to disputing a credit report?

The official sources describe two, and both are manageable. The first is timing. The CFPB says a disputed debt still appears on your report, but a bureau generally will not use it to calculate credit scores until the investigation is completed. "For this reason, some lenders may not extend credit during the investigation period." If you are about to apply for a mortgage, car loan or apartment, ask how the lender or landlord treats a dispute in progress. The FTC suggests waiting, if possible, until your report is "accurate, complete, and up to date" before a big loan.

The second is that a vague or blanket dispute can be stopped as frivolous. A specific dispute with a document gives the bureau what it needs to investigate.

Disputing a real error is still free and your legal right. The FTC's answer to "What if I see a mistake on my credit report?" starts with two words: "Dispute it."

What should you avoid when disputing with the bureaus?

- **Disputing everything.** A dispute that does not say what is wrong can be ended as frivolous, and among the FTC's signs of a credit repair scam is this: "Scammers tell you to dispute information in your credit report you know is accurate."
- **Saying "not mine" about your own account.** That is an untrue statement to a bureau, which 15 U.S.C. §1679b prohibits. Real identity theft has its own process at IdentityTheft.gov (Chapter 7).
- **Sending a "609 letter."** Section 609, 15 U.S.C. §1681g, gives you the right to see what is in your file and where it came from. It does not require anyone to produce an original signed contract, and it deletes nothing. Corrections come from the §1681i reinvestigation.
- **Quoting industry reporting codes as law.** Data formats such as Metro 2 are industry conventions, not statutes. The law governing your dispute is the Fair Credit Reporting Act.
- **Paying anyone who guarantees deletion.** The FTC says, "No one promising to repair your credit can legally remove information if it's both accurate and current." Chapter 10 covers how to spot these offers.

Can you do all of this for free, and what does CheckDispute add?

Yes, every step in this chapter is free. The law requires the reinvestigation "free of charge," and the CFPB's sample-letter instructions say, "There is no charge for submitting a dispute." Reports are free too: the three bureaus have permanently extended a program that lets you check each report once a week for free at AnnualCreditReport.com.

CheckDispute is software you control, built to organize these steps. You upload a report you downloaded yourself. Reading it, choosing items, building your packet and seeing a watermarked letter preview are free. The facts come from your report and your documents, and you approve every word. Nothing is sent automatically, and CheckDispute does not infer a receipt date or promise any result.

What it costs, as of September 2026:

- **Final letters:** a one-time $29 unlock for one report (up to 30 accounts, including later rounds for that report), or a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) charged only in a calendar month you use it.
- **Paid mailing of the exact letter you approved:** $6.99 First-Class, $24.99 Certified, or $32.99 Certified with an electronic return receipt, covering printing, postage and handling for up to six

printed pages, plus 25 cents per extra page. Certified options come with USPS tracking. Plus and Premium members pay less.

- **Optional add-ons:** e-signature ($6.99) and remote online notarization ($50). A bureau dispute does not need a notary.
- **Sales tax** is added where it applies, and every price is shown before you pay.

You can always print your approved letter and mail it yourself. Chapter 10 walks through the whole process. With or without CheckDispute, no particular result is guaranteed.

Key points

- You can dispute with each bureau online, by mail or by phone. Every route is free and gets the same deadline: the bureau has 30 days from receiving your dispute however you file.
- Choose the route that lets you send your proof and keep an exact copy of what you said: save screenshots online, and copy any mailed package before you seal it.
- Verify every address: check your report, then the bureau's current page, and log the source and date. Never mail a dispute to the free-report ordering box.
- Certified Mail with a return receipt is optional. It proves mailing and delivery, not what was inside or when the bureau logged your dispute.
- The clock runs 30 days from receipt, up to 15 days longer only if you send relevant information during the period, or up to 45 days after a free annual report. Written results follow within 5 business days after completion, and a missed deadline is not an automatic deletion.
- Accurate negative information is not an error. Disputing is free, free reports are at AnnualCreditReport.com, and no route, letter or service guarantees a result.

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Chapter 6: Furnishers, debt collectors and direct disputes — plus honest goodwill requests

Sources checked September 2026. This book is general information, not legal advice.

When a credit report is wrong, you can dispute with the credit bureau, dispute directly with the company that reported the information, or do both. The CFPB says that fixing an error generally means contacting both. Debt collectors add a separate process called validation, which controls collection, not your credit report. A goodwill request is different again: a polite request about accurate information that the creditor is free to refuse.

This chapter shows which route fits which problem, what each company must do, and how to write each letter honestly, all for free.

Who is a furnisher, and who is a debt collector?

A **furnisher** is a company that sends information about you to a credit bureau. The CFPB's examples are your bank, your landlord and your credit card company. The furnisher holds the account records behind what the bureau shows.

A **debt collector**, under federal debt collection law, is generally a business whose main purpose is collecting debts, or one that regularly collects debts owed to someone else (15 U.S.C. §1692a(6)). A creditor collecting its own debt in its own name is generally not a debt collector under these rules. A creditor that collects under a different name, one suggesting someone else is collecting, can be.

One company can play both roles. A collection agency that reports an account is a debt collector for collection rules and a furnisher for credit reporting rules.

Who	Example	Main rules	What you can ask for
Credit bureau	Equifax, Experian, TransUnion	Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681i	Reinvestigate any item in your file
Original creditor that reports	Card issuer, auto lender, bank, landlord	FCRA furnisher duties, 15 U.S.C. §1681s-2; Regulation V, 12 CFR 1022.43	Investigate a specific error about your account
Debt collector that reports	Collection agency	Fair Debt Collection Practices Act (FDCPA) and Regulation F, plus furnisher duties	Verify the debt, name the original creditor, limit contact, investigate a reporting error

An unfamiliar name is not proof of an error. The CFPB explains that creditors may sell accounts or hire collection companies, and that store cards are often listed under the issuing bank's name. It advises you to contact the company first, and to dispute if you still believe the information is incorrect.

Should you dispute with the credit bureau, the furnisher, or both?

For a real, documented error, the usual answer is both. The CFPB says: "To fully protect your rights, you should always dispute credit report inaccuracies with both." Both must conduct a reasonable investigation and fix mistakes as needed, usually within 30 days, at no cost to you. The CFPB suggests starting with the bureau, then the furnisher. The two routes differ:

	Dispute with the bureau	Dispute directly with the furnisher
The law	15 U.S.C. §1681i	15 U.S.C. §1681s-2(a)(8); 12 CFR 1022.43
What it covers	Any item in your file	Your account with that furnisher, with some kinds of information left out
Who investigates	The bureau, which sends your dispute and relevant information to the furnisher	The furnisher itself
Usual time	Generally 30 days after receipt; up to 15 more if you send relevant information during that time, or up to 45 in total after a free annual report (§1681j(a)(3))	The period a bureau would have under §1681i(a)(1); the CFPB says generally 30 days after receipt
If you still disagree	You can add a brief statement of dispute to your file	No statement right; you go back to the bureau for that
Credit repair exception	None	May decline a dispute it reasonably believes a credit repair organization prepared or supplied

The two routes are also enforced differently. The FCRA says its civil liability sections, §§1681n and 1681o, generally do not apply to violations of subsection (a) of §1681s-2, the part that holds the direct-dispute duties. Federal agencies and state officials enforce those duties (15 U.S.C. §1681s-2(c) and (d)). This limit does not affect liability under subsection (b), which covers what a furnisher must do after a bureau sends it your dispute. The practical lesson: a direct dispute adds to a bureau dispute; it does not replace it. If you believe a company broke the law, you may wish to talk with a lawyer.

How do you dispute directly with a furnisher?

Send a written dispute to a qualifying address. It should identify the account, say exactly what is wrong and why, and include the documents that support you (Regulation V, 12 CFR 1022.43(d)).

Where to send it. Under 12 CFR 1022.43(c), a furnisher must investigate a direct dispute only if it goes to:

1. The furnisher's address shown on your credit report.
2. An address the furnisher clearly gave you, in writing or electronically if you agreed, for disputes.
3. Any business address, if the furnisher has not given you an address under 1 or 2.

What it can cover. Under 12 CFR 1022.43(a): whether you are liable for the account (including identity theft, joint or individual liability, and authorized-user status); account terms such as the account type, principal balance, scheduled payment or credit limit; and your payment conduct, such as the payment status, high balance, date or amount of a payment, and the dates opened or closed.

What it does not cover. Under 12 CFR 1022.43(b)(1), the direct-dispute duty does not apply to identifying information such as your name, birth date, Social Security number, phone or address (unless the real question is whether you are liable for the account), employers, inquiries, public records such as judgments and liens (unless reported by a company you have an account with), fraud or active duty alerts, or information a different furnisher reported. Dispute those with the bureau, whose process covers any item in your file.

What the furnisher must do. After a qualifying direct dispute, it must investigate, review all the relevant information you sent, report its results to you within the time a bureau would have had, and, if the information was wrong, promptly tell each bureau it reported to and send the correction (12 CFR 1022.43(e)). Separately, once you dispute information with a furnisher, it may not report that information to a bureau without noting that you dispute it (15 U.S.C. §1681s-2(a)(3)).

When it can decline. A furnisher may treat a direct dispute as frivolous or irrelevant if you did not give enough information to investigate, if an exception above applies, or if it is substantially the same as a dispute already handled. A repeat dispute is not "substantially the same" if it adds required information you had not sent before. If the furnisher decides a dispute is frivolous, it must tell you within five business days after deciding, with its reasons and what information it needs (12 CFR 1022.43(f)).

Checklist: a direct furnisher dispute

- [ ] The account is named the way the report shows it, with a partial account number.
- [ ] Each item gets one sentence: the field, what it says, what it should say.
- [ ] Each supporting document is named and dated, and enclosed as a copy.
- [ ] The report page is enclosed, with the item circled.
- [ ] It goes to a qualifying address, and you keep proof of mailing and delivery.
- [ ] You send a separate dispute about the same item to each bureau that reports it.
- [ ] You note the arrival date, so you know when results are due.

The CFPB publishes a free sample letter and instructions for disputing with a furnisher, and the FTC has a sample letter to the business that supplied the information.

What is the credit repair exception, and how does CheckDispute handle it?

A furnisher does not have to investigate a direct dispute if it reasonably believes a credit repair organization submitted it, prepared it for you, or supplied the form (12 CFR 1022.43(b)(2); 15 U.S.C. §1681s-2(a)(8)(G)). That exception is in the direct-dispute rules. The bureau dispute process in §1681i does not contain it.

Here is how CheckDispute handles that:

- **The direct furnisher route is a handoff.** In the app, CheckDispute points you to the furnisher's own dispute address and instructions instead of preparing that letter.
- **It never disguises who prepared a letter** to get around the exception.
- **It never tells you a furnisher must investigate** a letter CheckDispute helped prepare.
- **Its template library says so, too.** Where the library includes a furnisher letter, such as CD-041, "Furnisher factual-error review request," its caution says Regulation V "can exclude disputes prepared by or on forms supplied by a credit repair organization" and that the template "does not guarantee that duty."

The exception is about who prepared or supplied the dispute. A letter you write yourself, in your own words, from your own facts and documents, is not what it describes.

What rights do you have when a debt collector contacts you?

A debt collector must give you validation information about the debt. If you dispute in writing within the validation period, it must pause collection until it responds. That is a collection right under the FDCPA, 15 U.S.C. §1692g, and Regulation F, 12 CFR 1006.38, separate from your credit report dispute rights.

The validation notice. The CFPB says collectors generally provide it in their first communication or within five days after. It must generally name the creditor, give the account number, itemize the current amount (interest, fees, payments and credits since a particular date), state the current amount, explain how to reply if you think the debt is not yours or the amount is wrong, and give an end date for a 30-day dispute period. Use that printed end date, not your own count.

The pause. If the collector receives your written dispute within the validation period, it must stop collecting the debt, or the part you dispute, until it sends you a copy of verification of the debt or of a judgment (12 CFR 1006.38(d)(2)). If you ask in writing within the period for the original creditor's name and address, it must stop collecting until it sends that, or tells you the original and current creditor are the same (12 CFR 1006.38(c)). Regulation F's official commentary says a dispute sent through an email address or website portal where the collector accepts electronic messages from consumers counts as written (comment 38-1).

Other rules worth knowing:

- Not disputing is not an admission that you owe the debt (15 U.S.C. §1692g(c); 12 CFR 1006.38(d)(1)).
- The CFPB says you can dispute at any time, but only a written dispute within the validation period requires the pause. After verification is sent, collection can resume.
- A repeat dispute that is substantially the same as one already answered may get a "duplicative" notice, unless you add new and material information, such as a cancelled check showing the debt was paid.
- The FTC says the FDCPA covers household debts such as credit cards, car loans, medical bills, student loans and mortgages, not business debts.

Two myths to drop. "If the collector does not validate within 30 days, the debt must be deleted": no such rule exists. The law requires a pause until the collector responds; it sets no universal deadline, erases no debt and removes no report entry. "Validation means the original signed contract": the rules say "verification of the debt" without listing its contents. The FTC's example is "a copy of the original bill for the amount you owe."

When can a debt collector report a debt, and what must it do once you dispute?

Before reporting a debt, a collector must either speak with you about it in person or by phone, or mail or send you a message about it and wait a reasonable time for a notice that it was undeliverable (12 CFR 1006.30(a)). The CFPB says that time is generally 14 days, and that a validation notice generally means the collector has met this step. Not remembering a letter is not proof that none was sent.

Once you dispute, two rules matter for your report. The FDCPA lists as a violation communicating credit information a collector knows or should know is false, "including the failure to communicate that a disputed debt is disputed" (15 U.S.C. §1692e(8)). And the FCRA says any furnisher, including a reporting collector, may not report information you disputed to it without noting the dispute (15 U.S.C. §1681s-2(a)(3)).

A collector dispute does not fix your report. Validation controls collection. If the report entry is wrong, also dispute it with each bureau that shows it, naming the exact field.

If you already paid. The CFPB says to first confirm you are dealing with a real collector, not a scam, then send copies of proof, such as cancelled checks or card statements, and keep the originals. Regulation F also says a collector must not sell, transfer or place for collection a debt it knows or should know was paid, settled or discharged in bankruptcy, with limited exceptions (12 CFR 1006.30(b)).

If the debt moved to a new collector. For a collection account, the seven-year reporting period begins 180 days after the start of the delinquency that came before the collection (15 U.S.C. §1681c(c)). A sale or transfer does not start a new period.

What limits apply to how debt collectors contact you?

The FTC lists the main contact limits. Collectors generally cannot contact you before 8 a.m. or after 9 p.m. unless you agree, cannot contact you at work if you say you are not allowed calls there, and must stop emailing or texting if you ask. They cannot call more than seven times in seven days, or within seven days after a phone conversation, about a particular debt. Regulation F treats those numbers as presumptions (12 CFR 1006.14), not a free pass below them. Collectors also cannot lie about what you owe, pretend to be a lawyer or the government, or add fees the agreement or the law does not allow.

A stop-contact letter sent by mail takes effect when the collector receives it (15 U.S.C. §1692c(c)). After that, the FTC says the collector may contact you only to confirm it will stop or to tell you about a specific action, such as a lawsuit. It does not cancel the debt or prevent a lawsuit. Never ignore court papers.

Old debts. The FTC explains that the time limit for suing depends on the type of debt and state law, and that in some states a payment or even a written acknowledgment can restart that clock. A debt collector must not sue or threaten to sue on a time-barred debt (12 CFR 1006.26(b)). The credit reporting period is a separate clock. Get advice before paying, or promising to pay, a debt that may be old.

Do state laws add anything?

Sometimes. The FTC notes that many states have their own debt collection laws. One example from our verified state research: in Texas, a person who disputes the accuracy of an item in a third-party debt collector's file, about a debt that collector is collecting, may notify the collector in writing. The collector must make a written record of the dispute and stop collection efforts until an investigation determines the accurate amount, if any. A collector that investigates must send a written statement within 30 days after receiving the notice (Tex. Fin. Code § 392.202(a)-(b)). Check the current text before relying on it. Appendix A lists what our research verified for each state.

What is an honest goodwill request?

A **goodwill request** asks a creditor to consider, as a courtesy, changing how an accurate negative item is reported. The usual case is one late payment on an account paid on time since. No law gives you a right to a goodwill adjustment. Expect that the creditor may say no.

Honesty is the whole point. Furnishers have legal duties to report accurately (15 U.S.C. §1681s-2(a)), and federal law says no person may make, or advise you to make, an untrue or misleading statement about your credit standing to a bureau or a creditor (15 U.S.C. §1679b(a)(1)). So a goodwill letter never calls the late payment a mistake. CheckDispute's template CD-116, "Goodwill request for an accurately reported late payment," says it plainly: "I am not claiming that the payment was timely." If you believe the late payment was reported wrongly, that is a dispute, not a goodwill request.

A goodwill request fits when you agree the item is accurate, the account is now in good standing, and there were real circumstances you can describe truthfully.

What to include:

- [ ] The account, named the way the report shows it.
- [ ] A plain statement that the late payment was reported accurately.
- [ ] The real circumstances, briefly. Never invent a hardship.
- [ ] Your payment record since then.
- [ ] The courtesy you are asking for, "if your policies permit it."
- [ ] Thanks. No threats, no deadlines, no claim that the creditor must agree.

Paid collections. You can make a similar courtesy request to a collector about a collection you paid. CheckDispute's library has one (CD-117), and its own guidance warns: "Bureau agreements or company policy may prevent deletion." The FTC says paying off an old debt may not erase it from your credit history, and some collectors report a settled debt to show you did not pay in full. For written proof that an account is paid, you can ask for a zero-balance confirmation (CD-122).

Why CheckDispute does not prepare "pay for delete" offers. Such a letter offers money on the condition that the collector removes accurate information. CheckDispute does not use the library's CD-120: no law requires a collector to accept, and the offer treats accurate history as something that can be bought off, which CheckDispute never implies. If you do settle, the FTC says to get a signed letter, before you pay, stating that your payment settles the entire debt, and to keep records of your payments. On an old debt, get advice first.

A worked example: Dana follows up

Dana and every company named in this example are fictional.

Dana's reports are dated September 14, 2026 (Chapter 1). Two of her findings belong here, plus a later letter.

1. Lakeview Auto Finance still shows a balance. As planned, Dana pulls a fresh report from that bureau, dated October 12, 2026. The Lakeview entry now carries a September 2026 reporting date and still shows the loan open with a $6,420 balance. Now she has a real difference: one account, two fields, and her August 18 payoff letter, dated before the reporting date.

Her one-line theory: "My [bureau] report dated October 12, 2026, Lakeview Auto Finance account ending 2208, shows the account open with a $6,420 balance. My Lakeview payoff letter dated August 18, 2026 shows a $0 balance and the loan paid in full. Please correct the balance to $0 and the status to paid and closed."

She sends a bureau dispute to that bureau, and a direct dispute in her own words to the Lakeview dispute address printed on her report. Both include the circled report page and a copy of the payoff letter.

2. The Northfield Card late payment. The report shows March 2026 as 30 days late. Dana's records agree: the payment was due March 5, and she paid on April 9 during a move. It is accurate, so she does not dispute it. She has paid on time every month since. Her short goodwill letter says the late mark is accurate, explains the move in two sentences, notes her on-time payments since April, and asks whether Northfield would consider a courtesy adjustment if its policies permit.

3. A collection letter arrives. On October 1, 2026, Dana receives a validation notice from Ridgeway Recovery about an old gym membership: $385 owed to Summit Fitness, with October 30, 2026 as the dispute end date. Dana has Summit's cancellation confirmation dated May 2, 2025, and a bank statement showing her last $35 payment in April 2025. On October 8, she mails a written dispute with copies of both, by certified mail with a return receipt. It asks for verification and the original creditor's name and address, and it does not promise to pay anything. Because Ridgeway receives it within the validation period, it must pause collection until it sends what she asked for.

What Dana's work shows, and what it does not. Item 1 shows a documented conflict between the report and Lakeview's own letter. That supports a correction but does not guarantee one; Lakeview may have a record she does not. Item 2 shows nothing is wrong, so Northfield can decline and the late payment can stay for its full reporting period. Item 3 raises a real question about the debt, but it does not prove Dana owes nothing, and the pause lasts only until Ridgeway sends verification.

Using CheckDispute for these routes

Everything in this chapter can be done for free. The CFPB says there is no reason to pay someone else to dispute inaccuracies, because it is already a legal right available to you for free.

CheckDispute is software you control. For this chapter's situations, it prepares drafts of a bureau dispute, a validation letter to a collector, a follow-up when a collector has not verified, a letter telling a collector to stop contacting you or how to contact you, and a goodwill request. Before a stop-contact letter, it tells you that stopping contact does not cancel the debt and that the collector may still sue or report. Direct furnisher disputes are a handoff. You approve every word, and you can mail the letter yourself for free or choose paid mailing of the exact letter you approved.

Prices as of September 2026: uploading your report, previews and packet building are free. Final letters for one report cost a one-time $29 unlock, or you can use a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) charged only in a month you use it. Optional add-ons include e-signature ($6.99), mailing with tracking ($6.99 First-Class, $24.99 Certified, $32.99 Certified with an electronic return receipt) and remote online notarization ($50), with lower mailing and e-signing prices for Plus and Premium members. Sales tax is added where it applies, and every price is shown before you pay — at checkout, or, for a plan month, before its hold is placed. No particular result is guaranteed, with or without CheckDispute.

Key points

- For a real error, dispute with the bureau and the furnisher; the CFPB says using both fully protects your rights. Disputing is free, and free reports are at AnnualCreditReport.com.
- A direct furnisher dispute goes to a qualifying address and states the account, the specific error, its basis and your documents (12 CFR 1022.43). Inquiries, public records and most identifying details go to the bureau instead.
- A furnisher may decline a direct dispute it reasonably believes a credit repair organization prepared or supplied. CheckDispute treats that route as a handoff and never disguises who prepared a letter.
- A written dispute that reaches a collector within the validation period pauses collection until verification is sent. It does not erase the debt or fix your report, and there is no "validate in 30 days or delete" rule.
- A goodwill request is a truthful courtesy request about accurate information, and the creditor can say no. Accurate negative information is not an error, and CheckDispute does not prepare pay-for-delete offers.
- No letter, route or service guarantees any particular result.

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Chapter 7: Identity theft, security freezes, fraud alerts and mixed files

Sources checked September 2026. This book is general information, not legal advice.

When something on your credit report does not look like you, first work out which problem you have. It might be an old address, a typing error, another person's accounts mixed into your file, or identity theft. Each has a different fix. Freezes, fraud alerts, disputes and IdentityTheft.gov are free, and you can do every step in this chapter yourself.

Four tools do four different jobs. A **security freeze** controls who can see your file. A **fraud alert** makes lenders check that it is really you. A **dispute** asks a bureau to correct what your file says. An **identity-theft block** stops a bureau from reporting information that came from identity theft, but only when you can truthfully say the information does not relate to any transaction by you. Every person and company in the examples is fictional.

Which of these problems do you have?

The CFPB lists three kinds of identity errors: mistakes in your identity information, such as a wrong name or address; accounts that belong to another person with the same or a similar name, which it calls a **mixed file**; and incorrect accounts that resulted from identity theft.

What you see	What it usually means	First step
A name or address you really used in the past	History. Reports keep former names and addresses.	Nothing to fix
A typo in your name, address or other identifying detail	An identity-information error	A dispute with the bureau
Accounts that belong to someone with the same or a similar name	Possibly a mixed file	An inventory, then a dispute
A creditor name you do not recognize	Not known yet	Contact the company first
Accounts or applications you know you never made or allowed	Possibly identity theft	IdentityTheft.gov, an alert or freeze, then a block

The last two rows can look alike on paper, so keep them apart.

Is "I don't recognize it" the same as "it isn't mine"?

No. "I don't recognize it" is a question. "It isn't mine" is a statement of fact to make only when you know it is true.

The CFPB says that if you don't recognize a creditor, you should contact the company to learn more, because it may be legitimate. Common reasons:

- **A sold or collected account.** A debt you know can appear under a buyer's or collector's name.
- **A store card listed under its bank.** Store cards are often reported under the issuing bank's name.
- **An inquiry only.** A name that appears only as an inquiry may be prescreening for a credit or insurance offer, which federal law allows.

The order matters for a legal reason. No person may make, or advise you to make, an untrue or misleading statement to a credit bureau about your creditworthiness, credit standing or credit capacity (15 U.S.C. §1679b(a)). The identity-theft block requires your own statement that the information does not relate to any transaction by you. Investigate first; sign later.

A research tool. Under 15 U.S.C. §1681g, a bureau must tell you what is in your file, the sources of that information, and who got your report in the past year (two years for employment checks). You can ask it to leave the first five digits of your Social Security number out of what it sends. It shows where an entry came from. It deletes nothing, and it is not a demand for an "original contract." It costs nothing when you qualify for a free report, including the extra free reports the FTC lists for fraud victims; otherwise, the FTC says, a bureau may charge a reasonable amount set by law. Templates CD-036 and CD-038 in Appendix B make this request.

What are the signs of identity theft?

Identity theft is when someone uses your personal or financial information without your permission, in the words of the FTC's What To Know About Identity Theft. The FTC lists possible signs: bills that stop arriving, charges or bills you did not expect, bank withdrawals you did not make, and accounts on your credit report that you don't recognize. USAGov says that if you find accounts you did not open, you may have experienced identity theft.

An unfamiliar address with no unfamiliar accounts is not one of the signs the FTC lists. Check it first as a possible identity-information error. Accounts or applications you never made are the signal to take seriously.

If it is identity theft, what should you do first?

These steps come from the CFPB's page What do I do if I am a victim of identity theft? and the FTC.

- [ ] **Close affected accounts** and contact the security or fraud departments at your financial institutions, using their official websites and phone numbers.
- [ ] **Report it at IdentityTheft.gov.** You get an Identity Theft Report and a recovery plan with pre-filled letters for bureaus, businesses and debt collectors. The FTC offers RoboIdentidad.

gov in Spanish, and 877-438-4338 (press 3) for other languages. The CFPB also says to report the theft to local police.

- ☐ **Place a fraud alert, a freeze, or both.**
- ☐ **Get your free reports.** An initial alert comes with a free copy from each bureau. The FTC lists another free report when your report is inaccurate because of fraud, and free weekly reports at AnnualCreditReport.com.
- ☐ **Ask each bureau to block the fraudulent entries**, and notify the companies that reported them.
- ☐ **Keep a log** of every call, letter, date and confirmation number.

Two warnings. An **identity theft report** is an official report filed with a law-enforcement or other appropriate government agency, and filing one subjects you to criminal penalties if it is false (15 U.S.C. §1681a(q)(4)). File one only for real theft. And the CFPB warns that scammers pretend to be the FTC or your bank. The FTC never threatens you or tells you to move money to "protect it."

When you tell a bureau you believe you are a victim of fraud or identity theft involving credit or a financial account, it must give you a summary of your rights as a victim (15 U.S.C. §1681g(d)).

How does the identity-theft block work?

An **identity-theft block** stops a bureau from reporting information you identify as the result of identity theft. Under 15 U.S.C. §1681c-2, a bureau must block it within four business days after it receives all four of these:

1. Appropriate proof of your identity.
2. A copy of an identity theft report.
3. Your identification of the information to block.
4. Your statement that the information does not relate to any transaction by you.

The bureau must then promptly tell the company that furnished the information that a block was requested. The CFPB adds that once notified, creditors can't turn identity-theft debts over to debt collectors.

Know the limits:

- **The clock starts when the bureau has all four items,** not when you mail. Under Regulation V, 12 CFR 1022.3(i), a bureau may reasonably ask for more information about your report within 15 days and take up to another 15 days to decide.
- **A bureau can decline or undo a block** if it reasonably decides the block was requested in error, rested on a material misrepresentation, or that you got goods, services or money from the transaction. It must tell you promptly.

- **It is only for identity theft.** The CFPB says to use it only for debts that are the result of identity theft. A wrong balance on your own account, or an account you opened and regret, belongs in an ordinary dispute.
- **Some companies follow different rules.** Resellers and check-services companies have different duties.

Templates: CD-076, "Identity-theft block request: section 605B" (605B is the law's original section number), and CD-077, "Challenge declined or rescinded identity-theft block." IdentityTheft.gov also has a free sample letter.

What can you ask the company that opened the account?

Two federal rules help you deal with the business directly.

Stop the reporting at the source. If you send an identity theft report to a furnisher at the address it specifies for those reports, it may not report that information to any bureau unless it later knows, or you tell it, that the information is correct (15 U.S.C. §1681s-2(a)(6)). Use the company's fraud or identity-theft address, not just any address.

Get the records. A business that gave credit, goods or services to someone using your identity must give you copies of the application and transaction records, free, within 30 days after it receives your written request (15 U.S.C. §1681g(e)). Mail it to the address the business specifies, if any. The business may ask for proof of identity and, at its choice, a police report and a completed identity theft affidavit, and it may decline in some cases, such as when it cannot be confident who you are.

Templates: CD-078, "Identity-theft notice to the account furnisher," and CD-079, "Identity-theft application and transaction records."

What does a security freeze do, and what doesn't it do?

A **security freeze**, also called a credit freeze, stops a bureau from releasing your report to most people who ask. The FTC says that while it is in place, nobody can open a new credit account in your name, including you.

- **It is free** to place and lift, and anyone can freeze for any reason, even without identity theft (FTC).
- **You freeze at each bureau.** Unlike a fraud alert, the CFPB says, a freeze placed at one bureau is not passed on to the other two.
- **It is quick.** A bureau must place a freeze within one business day of a phone or online request, or three business days after it receives a mailed one. It must lift it within one hour by phone or online, or three business days by mail, and you can ask for a temporary lift for a period you

choose (15 U.S.C. §1681c-1(i); USAGov). Confirmation must follow within five business days of placement.

- **It does not touch your score.** The CFPB says freezes do not impact your credit scores in any way.

What a freeze does not do:

- **It does not change your report.** Nothing is corrected or removed.
- **It does not protect accounts you already have.** The CFPB warns it doesn't stop thieves from taking over existing accounts.
- **It is not a total wall.** The CFPB says your current creditors, certain government agencies and companies you hired to monitor your file can still see it, and so can you. The statute also excludes uses such as insurance underwriting and employment, tenant or background screening.

The trade-off. The notice the law requires warns that a freeze "may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make" for credit. The FTC's tip: ask which bureau a lender will use, lift the freeze there only, and put it back afterward.

Freeze or "lock"? The CFPB says paid credit locks are no more effective than freezes, which are free and your legal right.

Children and protected consumers. A parent, guardian or other representative with proof of authority, such as a court order, power of attorney or birth certificate, can freeze the file of a child under 16 or of an incapacitated person with a guardian or conservator. If the bureau has no file, it must create a record so it can be frozen (15 U.S.C. §1681c-1(j)).

Mail templates CD-085, CD-086 and CD-087 exist, but each bureau's website or phone line is faster.

Which fraud alert fits: initial, extended or active duty?

A **fraud alert** tells businesses to verify your identity before opening new credit in your name. Unlike a freeze, it does not stop businesses from seeing your report. All three types are free. You contact **one** bureau, and it must tell the other two.

	Initial alert	Extended alert	Active duty alert
Who can place it	Anyone who, in good faith, suspects they are or may become a victim of fraud or identity theft	Identity theft victims with an FTC report from IdentityTheft.gov or a police report	Active duty servicemembers, or someone acting for them
How long	One year, renewable	Seven years	12 months; can be placed again for a longer deployment

	Initial alert	Extended alert	Active duty alert
What a lender must do	Take reasonable steps to confirm it is you before a new account, extra card or higher limit	Contact you in person or by the method you chose before approving	Take reasonable steps to confirm it is you
Free reports	One from each bureau	Two from each bureau over 12 months	None added by this alert
Prescreened offers	No change	Off the lists for five years	Off the lists for two years

Sources: the FTC's freeze and alert guide, the CFPB's identity theft page and 15 U.S.C. §1681c-1.

- **Give a phone number.** With an initial or active duty alert, if you name a number for identity checks, a lender must call you there or take other reasonable steps before opening new credit (§1681c-1(h)).
- **The free copies are extra.** The CFPB says the free copies that come with an initial alert do not count as your free annual reports.
- **Servicemembers get monitoring.** The FTC says active duty servicemembers and National Guard members can get free electronic credit monitoring by contacting each bureau.

Mail templates CD-082, CD-083 and CD-084 exist, but each bureau's website or phone line is faster.

Freeze, alert, dispute or block: which one fixes what?

Only two of the four tools can change what your report says, and neither promises a result.

Tool	What it does	Can it change the report?	Who can use it	Where
Security freeze	Stops most new-credit access until you lift it	No	Anyone	Each of the three bureaus
Fraud alert	Makes lenders verify it is you	No	Good-faith suspicion; extended needs an identity theft report	Any one bureau
Dispute	Starts a reinvestigation of a specific item	It can lead to a correction or deletion if the item is inaccurate, incomplete or unverifiable	Anyone	The bureau and the furnisher
Identity-theft block	Stops reporting of information from identity theft	Yes, for blocked items, if the bureau accepts	Victims with a report and the required statement	Each bureau reporting the item

Freezes, fraud alerts and disputes are free, and you can use all four tools yourself. Accurate negative information is not an error, and none of these tools removes it.

What is a mixed file, and how do you fix it?

A mixed file is two people's information combined in one file. The CFPB describes it as accounts belonging to another person with the same or a similar name as yours. Nobody necessarily used your identity; information landed in the wrong file. The law requires a bureau to follow reasonable procedures to assure maximum possible accuracy (15 U.S.C. §1681e(b)). That is a rule about procedures, so an error does not automatically mean the bureau broke it.

Step 1: Build an inventory, one row per entry that is not yours, for each bureau. Creditors are not required to report to every credit reporting company, so a mixed-in account may appear on one report only. Carmen, who has a common name, filled in hers:

Bureau and report date	Entry	Account ending	Opened	Address on entry	Carmen's verdict
Bureau B, 09/10/2026	Pinecrest Card	4471	03/2022	77 Larch Ave.	Not mine. I have no Pinecrest account.
Bureau B, 09/10/2026	Summit Auto Loan	8830	11/2023	77 Larch Ave.	Not mine. I have never had a car loan.
Bureau B, 09/10/2026	Former address	none	none	77 Larch Ave.	Not mine. I have never lived there.

The name alone proves nothing. The pattern does the work: every foreign entry shares an address she never lived at, and none matches her records.

Step 2: Dispute each entry specifically. The CFPB says fixing an error generally means contacting both the bureau and the company that provided the information. Name each entry and account number, circle it on a copy of the report page, and attach copies, never originals, of documents showing your own identifying information. The bureau must finish within 30 days after it receives your dispute, extendable by up to 15 days if you send relevant information during that time, and send results within five business days after it finishes (15 U.S.C. §1681i). Identifying details such as a wrong address go to the bureau; the furnisher direct-dispute rule does not cover them (Chapter 6).

Be specific. A bureau does not have to investigate a dispute it reasonably finds frivolous or irrelevant, such as one that does not say what is disputed (CFPB). Three clear rows beat twenty vague "not mine" claims.

Step 3: Clean up. After a deletion or a noted dispute, you can ask the bureau to notify anyone you name who received your report in the past six months, or two years for employment (§1681i(d)). If you disagree with the results, the CFPB says you can add a brief statement of dispute and submit a complaint. If you believe a company broke the law, you may wish to talk to a lawyer.

A mixed-file entry belongs in an ordinary dispute, not a block. If you learn someone actually used your identity to open an account, the identity-theft steps apply to that account. Templates: CD-002, "Account belongs to someone else: mixed file"; CD-003, "Incorrect name, address or identifying information"; and CD-033, "Notify prior report recipients of deletion or dispute."

A worked example: Dana's unfamiliar address

In Chapter 1, Dana found "418 Old Mill Road, Apt. 4" listed as a former address on one of her three reports, all dated September 14, 2026. She has never lived there, and she recognizes every account and inquiry on that report. She plans to apply for an apartment in two months.

She sorts it. It is not history, and with no strange accounts or inquiries, the identity-theft signal is missing. It could be a typing error or a sign of a mixed file. She does not need to know which, because the fix for the address is the same.

She disputes the field. Her current lease and her last two leases show every address she has had in five years. Using template CD-003, she writes to the bureau with the report date, page, the address exactly as printed, the statement "I have never lived at this address," and copies of the leases. She does not claim identity theft. Nothing she found shows it, and saying so would be untrue.

She adds a freeze. The address makes her uneasy, so she places free freezes online at all three bureaus. Her scores are not affected. The statute says a freeze does not apply to tenant screening, but the FTC lists renting an apartment as a time you may need to lift one, so she notes to ask the landlord which bureau its screening uses and whether a lift is needed.

What this shows, and what it does not. One bureau lists an address her records do not support. That does not show how it got there, does not prove a mixed file or identity theft, and does not guarantee removal. She will check her free reports after the reinvestigation window. If accounts tied to that address appear, she will build an inventory; if someone used her identity, she will switch to the identity-theft steps.

A worked example: Tanya and an account she never opened

Tanya's report shows a $612 collection from Bluestone Recovery for a Wrenfield Mobile account. She has never had Wrenfield service. She calls Bluestone at the number on her report, not one from a text, and learns the account was opened online with her name, her Social Security number and an out-of-state address. She never let anyone open it.

She reports it at IdentityTheft.gov, places an extended fraud alert through one bureau, and freezes her file at all three. Her free copies show which reports carry the entry. She sends each of those bureaus a block request with proof of identity, her Identity Theft Report, the entry identified and her statement (CD-076). She sends Wrenfield and Bluestone her report at their fraud addresses (CD-078) and asks Wrenfield for the application records (CD-079).

What this shows, and what it does not. Her facts support a truthful statement that the account is not from any transaction by her. They do not guarantee a block: a bureau may ask for more information, and a block can be rescinded if it rests on a misrepresentation. An accurate late payment on her own card would stay.

Which myths should you ignore?

- **"An identity theft report cleans up bad accounts."** It covers only information from identity theft, and a false report carries criminal penalties. The FTC lists telling you to file a false identity theft report as a sign of a credit repair scam.
- **"A freeze or alert removes negative items."** Neither changes what your report says.
- **"A new credit identity or CPN fixes a mixed file."** It does not. The FTC calls a promised new credit identity a scam, and federal law bars statements meant to alter your identification to hide accurate negative information (15 U.S.C. §1679b(a)(2)).
- **"A 609 letter forces deletion."** Section 609 (§1681g) gives you your file and its sources. It deletes nothing.
- **"If the bureau misses 30 days, the item must come off."** Deletion follows a finding that an item is inaccurate, incomplete or unverifiable, not the calendar alone.

Using CheckDispute for identity problems

CheckDispute does not place freezes or alerts or file identity theft reports. You do those yourself, free, with the bureaus and at IdentityTheft.gov. It never asks for your credit bureau username or password.

It reads a report you downloaded, helps you list entries that are not yours, and prepares drafts such as CD-002 and CD-003. It prepares the CD-076 block request only after you confirm, entry by entry, that each item resulted from identity theft and that you have an identity theft report. You approve every word, and you can mail it yourself, paying only your own postage, or choose paid mailing of the exact letter you approved. Notarization is not one of the four items §1681c-2 lists for a block; it is an optional add-on.

Prices as of September 2026: uploading your report, previews and packet building are free. Final letters for one report cost a one-time $29 unlock, or you can use a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) charged only in a month you use it. Optional add-ons include e-signature ($6.99), mailing with tracking ($6.99 First-Class, $24.99 Certified, $32.99 Certified with an electronic return receipt) and remote online notarization ($50), with lower mailing and e-signing prices for Plus and Premium members. Sales tax is added where it applies, and every price is shown before you pay. Disputing directly with the bureaus is free, and no particular result is guaranteed, with or without CheckDispute.

Key points

- Sort first: a former address is history, a typo is an identity-information error, another person's accounts suggest a mixed file, and only accounts you never made or allowed point to identity theft.
- "I don't recognize it" is a reason to investigate. "It isn't mine" is a statement to make only when it is true.
- A freeze is free, placed at each bureau, and stops most new credit until you lift it. A fraud alert is free, placed with one bureau, and makes lenders verify it is you. Neither changes your report.
- The identity-theft block under 15 U.S.C. §1681c-2 needs four items and is only for real identity theft. It can take longer than four business days, and a bureau can decline or rescind it.
- Fix a mixed file with an inventory for each bureau and a specific dispute to the bureau and the furnisher.
- Disputing is free, free reports are at AnnualCreditReport.com, accurate negative information is not an error, and no tool guarantees a result.

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Chapter 8: Medical debt, student loans, bankruptcy and other special cases

Sources checked September 2026. This book is general information, not legal advice.

Medical bills, federal student loans, bankruptcy and a few other situations follow the same rule as every other entry on your credit report. A dispute can fix information that is inaccurate or incomplete, and accurate negative information can stay as long as the law allows. What changes is the paperwork: extra rules, extra documents and often a second office to contact. This chapter shows which extra rule applies, which document proves what, and where to send it.

Disputing is free, and you can do it yourself, directly with the credit bureaus and with the company that supplied the information. And the FTC says the three nationwide bureaus have permanently extended free weekly reports at AnnualCreditReport.com (checked September 2026). No step in this chapter guarantees a particular result.

Which special rule applies to your situation?

Find your situation below. Appendix B indexes every template by situation.

Situation	The extra rule to know	Templates
Medical collection	The 2025 federal rule was vacated; accuracy, surprise-billing and hospital financial-assistance rules still matter	CD-094 to CD-099
Federal student loan	No time limit to sue; special reporting periods; rehabilitation	CD-108 to CD-112
Bankruptcy	Reportable up to 10 years; a discharge does not erase history	CD-015 to CD-017
Mortgage payment problem	Servicer error-resolution rules (Regulation X)	CD-050 to CD-053
Military service	Servicemembers Civil Relief Act (SCRA) protections	CD-055, CD-084
A relative died, or your report says you did	Authorized users are generally not liable; a wrong "deceased" flag is an accuracy error	CD-004, CD-075
Old debt or public record	Reporting periods differ from time limits to sue	CD-014, CD-114

What is the federal rule on medical debt on credit reports right now?

No federal rule bans medical debt from credit reports. The CFPB issued one in January 2025, but the CFPB's page on that rule says a federal court in Texas vacated it on July 11, 2025, agreeing that the Fair Credit Reporting Act (FCRA) permits coded medical debt information that does not identify the provider or the kind of care. The CFPB now says its materials on that rule "are for reference only."

This area changed recently. Before you rely on any medical-debt rule, including anything in this chapter, check the CFPB's current guidance on the day you read it.

What still applies:

- **Accuracy duties.** The CFPB explains that collectors who furnish medical debts, and the bureaus that receive them, are subject to the FCRA, and that a bureau preparing a report "shall follow reasonable procedures to assure maximum possible accuracy."
- **Coding.** Under 15 U.S.C. §1681c(a)(6), a report generally may not name a medical furnisher unless the name is restricted or coded so it does not reveal the provider or the care.
- **HIPAA is not a deletion rule.** The Department of Health and Human Services explains that "payment" under the HIPAA Privacy Rule includes "billing and collection activities" and limited disclosures to consumer reporting agencies.

State laws are contested. Appendix A lists the state medical-debt laws our research verified. Colorado, for example, bars a consumer reporting agency from making a report containing "Any adverse item of information that the consumer reporting agency knows or should know concerns medical debt" (Colo. Rev. Stat. §5-18-109(1)(f)(I)), a provision set to be repealed July 1, 2028. But in an October 28, 2025 interpretive rule, the CFPB stated its view that the FCRA generally preempts such state laws. That document says it has no legally binding effect; courts decide particular cases.

Are the "$500" and "one-year" medical collection rules laws?

No. They are voluntary bureau policies. Experian's consumer page (checked September 25, 2026) says the three nationwide bureaus stopped including medical collections under $500 in 2023. It also describes a 365-day wait after the delinquency date before a medical collection is added, and says paid medical collections are taken off.

A company can change a policy, and a policy does not give you the rights a statute does. If an entry does not seem to fit a bureau's stated policy, ask that bureau to apply it. Write it as a request, and enclose the current policy page and the record showing the key fact.

How do you check a medical collection for real errors?

Put four documents side by side: the provider's itemized bill, your insurer's explanation of benefits (EOB), the collector's validation notice and the report entry, and look for differences. The CFPB says a validation notice generally must include an itemization of the current amount reflecting interest, fees, payments and credits since a particular date.

- [ ] **The amount.** Does the balance equal the bill, minus what insurance paid or adjusted, minus what you paid? An EOB is not always the provider's final ledger, so reconcile both.
- [ ] **Surprise-bill limits.** The CFPB says a collector or bureau might violate the FCRA by reporting out-of-network emergency charges above what the No Surprises Act allows (in effect since January 1, 2022), and that you should dispute such a debt in writing with the collector as soon as possible.
- [ ] **Paid or settled.** Do your statements show a payment the entry ignores?
- [ ] **Listed twice.** The CFPB says to dispute multiple listings of the same debt with the bureau and the furnisher. An original-creditor entry and a collection entry for the same debt can both be accurate; two entries both showing the same balance as currently owed is the pattern worth disputing.
- [ ] **The delinquency date.** A furnisher reporting a collection must give the bureau the month and year the delinquency began (15 U.S.C. §1681s-2(a)(5)). Selling the debt does not restart the reporting clock.
- [ ] **Not your bill.** A bill for care you never received may be medical identity theft or a mixed file. See Chapter 7 and template CD-088.

A difference does not prove the entry is wrong or that a dispute will succeed. Send only what proves the point: the EOB page for that claim, not your treatment records. If the bill was yours, the amount is right and it went unpaid, the entry may be accurate; a dispute is not the tool for that, but the billing routes below may be.

A worked example: Grace's insurance payment

This example is fictional. Grace's report shows a medical collection with a $1,240 balance. The hospital's itemized bill totals $1,540. Her EOB, dated April 12, 2025, shows the insurer paid $1,240 on the claim and lists her share as $300. Her card statement shows a $300 payment to the hospital on May 3, 2025. The collector's itemization shows no insurance payment.

Her one-line theory: "The entry reports a $1,240 balance; my April 12, 2025 EOB shows my insurer paid $1,240 on this claim, and my May 3, 2025 statement shows I paid my $300 share, so the balance should be $0." She disputes with the bureau (template CD-094) and, in writing, with the collector, enclosing the report page, the EOB page and the statement.

What this does not establish: that the insurer's payment went to this same account. If the hospital shows a second unpaid charge from the visit, the $1,240 may belong to it. The investigation decides.

Can a hospital's financial assistance policy change a medical collection?

It can at a tax-exempt hospital, if you qualify and apply in time. The IRS explains that Section 501(r)(6) requires a hospital organization to make reasonable efforts to find out whether you qualify for its financial assistance policy before it takes "extraordinary collection actions," such as reporting adverse information to credit bureaus. According to the IRS:

- The hospital generally must tell you about its policy and wait at least 120 days after the first bill sent after your care.
- You have an application period of at least 240 days from that bill, and a complete application filed in that period pauses those actions until the hospital decides and tells you in writing.
- If you qualify, the hospital must refund overpayments (unless under $5) and take all reasonably available measures to reverse those actions, which the IRS says generally include removing adverse information that was reported to a credit bureau.

This is the hospital's tax-law duty, not a dispute right you use with a bureau, and eligibility depends on the hospital's own policy. Ask the billing office for the policy and application, and apply in writing (templates CD-095 to CD-097). If assistance is approved but your report still shows the old balance, dispute that mismatch with the bureau and enclose the approval.

What if you were uninsured and the bill is far above your estimate?

The Centers for Medicare & Medicaid Services (CMS) runs a patient-provider dispute process. CMS says you qualify only if all of these are true: you did not have or use insurance and told the provider beforehand; you got care on or after January 1, 2022; you have a good faith estimate; your first bill is dated within the last 120 calendar days; and you were charged at least $400 more than the estimate.

The fee is $25, non-refundable, and CMS says it is deducted from what you owe if you win. While the dispute is open, the provider cannot send the bill to collections or threaten to, and must stop pursuing a bill already in collections.

If you used insurance, CMS says you do not qualify for this process, but you may be able to submit a complaint; the CFPB lists the No Surprises Help Desk at 1-800-985-3059. For a surprise charge from a collector or on your report, the CFPB takes complaints online or at (855) 411-2372. Template CD-099 is a letter to the provider. Mail copies, never originals.

Does the law treat a veteran's medical debt differently?

Yes, narrowly. A **veteran's medical debt** is a medical collection debt owed to a non-VA provider that was submitted to the Department of Veterans Affairs for payment for care the VA authorized, including medical collection debt the VA wrongly charged (15 U.S.C. §1681a). Not every medical bill a veteran owes fits that definition.

- **A dispute with VA proof.** Under 15 U.S.C. §1681i(g), a veteran may send a bureau the VA's notice that it assumed liability, proof of VA liability, or documents showing the VA is in the process of paying for authorized care. The statute then says the bureau "shall delete all information relating to the veteran's medical debt" and notify the furnisher and the veteran. Template CD-098 rests on the VA document, not on veteran status alone, and shows how it matches the reported debt by provider, dates and reference.
- **Timing rules.** Under §1681c(a)(7)-(8), a nationwide bureau may not report such a debt for care less than one year old, or once it is fully paid or settled after being delinquent, but only when the bureau actually knows it is a veteran's medical debt and meets a related verification requirement. You cannot confirm that from your report, so raise it as a question.

How are federal student loans different on a credit report?

Three ways:

1. **No time limit to sue.** The CFPB says federal student loans have no statute of limitations.
2. **Strong collection tools.** For a defaulted Direct Loan, 34 CFR 685.211(d) lets the Department of Education sue, report the default to nationwide consumer reporting agencies, ask the IRS to take a tax refund and garnish wages.
3. **Different reporting periods.** For loans in the Federal Family Education Loan (FFEL) program, 20 U.S.C. §1080a(f) lets a bureau report a defaulted account "notwithstanding" the FCRA's usual seven-year paragraphs. The statute measures seven years from when a claim was paid on the guaranty, from when the account was first reported, or, if you reentered repayment and defaulted again, from the later default.

So do not apply the usual seven-year math to a defaulted federal loan until your servicer tells you which program it is in. Your FCRA dispute rights still apply, and private student loans are not covered by these federal education rules.

What does rehabilitation do to a defaulted student loan on your report?

Rehabilitation is a repayment program, not a dispute. Under 34 CFR 685.211(f), a defaulted Direct Loan is rehabilitated after nine voluntary, reasonable and affordable monthly payments, each within 20 days of the due date, during 10 months in a row. A loan with a court judgment cannot be rehabilitated. After rehabilitation, "the Secretary instructs any consumer reporting agency to which the default was reported to remove the default from the borrower's credit history."

Read that narrowly. It speaks of "the default," not other history such as late payments reported before the default. The text we checked in September 2026 also limits repeats: a loan rehabilitated before July 1, 2027 cannot be rehabilitated again if it returns to default, and from July 1, 2027 the limit becomes a second rehabilitation. Ask your loan holder how that applies to your loan. FFEL and Perkins loans have their own rules, not covered here. Whether to rehabilitate is a money decision to make with your loan holder.

The error to watch for comes later: your holder's written notice says rehabilitation is complete, but a later report still shows the default. Template CD-109 asks the servicer to confirm the correction and name the bureaus it notified. If the default still shows, dispute it with the bureau and enclose the completion notice.

Which student loan reporting errors are worth disputing?

Most are mismatches between an approval letter and the payment history:

- **Deferment or forbearance reported as late (CD-108).** The approved dates control; do not assume a pending application excused payments.
- **Approved discharge or forgiveness not reflected (CD-110).** The balance and status after the effective date should match the approval notice.
- **Transfer or consolidation mismatch (CD-111).** An old loan should not still show a balance the new loan paid off.
- **Payments applied wrong (CD-112).** Ask the servicer for an account review first.

A short fictional example: Tomás's servicer approved forbearance from March 1 through May 31, 2026, but his report marks April 2026 as 30 days late. His theory rests on the approval letter and the matching loan ID. It does not prove every loan was covered; if the letter lists only some loan IDs, the late mark may belong to another loan.

A letter disputing reported information that you send straight to a servicer, hospital or collector is a direct dispute. Direct disputes have limits explained in Chapter 6, including one for disputes a credit repair organization submitted, prepared for you or supplied the form for. That one does not apply to bureau disputes.

Does bankruptcy remove accounts from your credit report?

No. Under 15 U.S.C. §1681c(a)(1), a bankruptcy case can be reported for 10 years from the order for relief or adjudication, and the FTC confirms that correct bankruptcy information can be reported for 10 years. A discharge does not erase accurate account history from before the case.

Under 11 U.S.C. §524(a)(2), a discharge works as an injunction against acts to collect a discharged debt "as a personal liability of the debtor." The reaffirmation disclosure in the same section adds: "A reaffirmed debt remains your personal legal obligation," and "Your bankruptcy discharge does not eliminate any lien on your property."

Under §1681c(d)(1), the report must identify the bankruptcy chapter if the source provides it, and a case you withdrew before a final judgment must be marked withdrawn once the bureau receives documentation certifying the withdrawal. Dispute the bankruptcy record itself with the bureau, because public records generally fall outside a furnisher's direct-dispute duty under 12 CFR 1022.43(b)(1). And the FTC says a company that promises to hide your bad credit history or bankruptcy is running a scam.

Which bankruptcy reporting errors can you dispute?

Dispute facts you can check against court papers:

- **Wrong chapter, outcome or person (CD-016).** Discharged and dismissed are different outcomes. A bankruptcy that is not yours may be a mixed file (Chapter 7).
- **A withdrawn case not marked withdrawn.** Send the documentation certifying the withdrawal.
- **An account still reported as owed by you after discharge (CD-017).** First check for a reaffirmation agreement, a surviving lien, a ruling that the debt was not discharged, and whether the account was part of your case.
- **A case older than 10 years (CD-015).** Count from the date the order for relief or adjudication was entered, as shown in your court papers, and check the §1681c(b) exceptions for credit or life insurance of $150,000 or more and jobs paying $75,000 or more a year.

Whether a particular debt was covered by your discharge is a legal question, not a factual one. A bureau dispute does not enforce a discharge, or the automatic stay that 11 U.S.C. §362 places on collection while a case is open. For those, talk with your bankruptcy attorney or ask the court.

A worked example: Marcus after his discharge

This example is fictional. Marcus's Chapter 7 discharge order is dated February 10, 2026. His August 2026 report shows a credit card account with "$2,140 past due." The account is on the list of creditors he filed in his case, and he signed no reaffirmation agreement.

He states facts, not a legal conclusion: "The entry reports $2,140 past due as of August 2026. This account is listed in my Chapter 7 case, my discharge order is dated February 10, 2026, and I did not reaffirm this debt. Please investigate whether the balance and status reflect the discharge." He encloses the report page, the discharge order and the filing page listing the account (template CD-017).

What this does not establish: that the bankruptcy entry or the earlier late payments will leave his report. Both can be accurate and reportable. The question is only whether the current balance and status are accurate.

How do you fix a mortgage payment error before it reaches your report?

Send your servicer a written **notice of error** under 12 CFR 1024.35 (Regulation X), at the address it designated for these notices if it gave you one, with your name, your loan account information and the error. Covered errors include failing to accept or credit a payment, escrow payments not made on time, fees without a reasonable basis, an inaccurate payoff balance and "any other error relating to the servicing" of the loan.

Three protections matter for your report:

- **A 60-day pause.** After receiving the notice, "a servicer may not, for 60 days, furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the notice of error." 12 U.S.C. §2605(e)(3) has a similar rule for qualified written requests about payment disputes.
- **Deadlines.** The servicer must acknowledge within five days and answer most errors within 30 days, not counting weekends and legal public holidays. It can extend the 30 days by 15 if it tells you in writing first.
- **No fee.** The servicer cannot charge a fee or require a payment to respond, though you still owe payments that come due.

A notice sent to a servicer more than a year after it transferred your loan's servicing to another company, or after the loan was paid off, may be treated as untimely. The notice does not stop foreclosure in general, so get legal help quickly if a sale is near. If a late payment was already reported, also dispute it with the bureau and enclose the servicer's answer (templates CD-050 to CD-053).

What protections do servicemembers have that touch credit reports?

The 6 percent cap. Under 50 U.S.C. §3937, a debt taken on before military service generally cannot bear interest above 6 percent a year during service (and for one year after, for a mortgage), and the excess is forgiven. Send the creditor written notice with your orders, or another appropriate indicator of service, no later than 180 days after your release; the cap then applies from the date you were called to service. If a creditor ignored your notice and reported you late on the higher payment, raise it with the creditor and, if the report is wrong, the bureau (template CD-055). The CFPB warns that refinancing or consolidating during active duty creates a new loan that loses this protection.

Using the law is not itself a negative mark. Under 50 U.S.C. §3919, applying for or getting a stay, postponement or suspension under the Act for a tax, fine, penalty, insurance premium or other civil obligation "shall not itself" be the basis for an adverse credit report. Other facts can still be reported. Active duty alerts are in Chapter 7 (template CD-084), and the CFPB points servicemembers to their legal assistance office.

What if a relative died, or your report says you did?

The CFPB says being an authorized user generally does not obligate you to pay the debt. If a collector insists you co-signed and you believe you did not, you may ask for evidence, such as a copy of a contract you signed. Card issuers usually report authorized-user status, so your report can show your role. Template CD-075 is a letter from a contacted relative; do not sign as the estate's representative without legal authority.

If your own report says you are deceased, that is a plain accuracy error. Dispute it with the bureau and include the identity documents it asks for (template CD-004).

Is the reporting period the same as the time limit to sue?

No. They are two separate clocks.

Reporting periods come from 15 U.S.C. §1681c. Most negative items: seven years. Collections and charge-offs: seven years, starting 180 days after the delinquency that came before them began. Civil suits and judgments: seven years from entry or until the statute of limitations expires, whichever is longer. Paid tax liens: seven years from payment. Bankruptcy cases: 10 years. Criminal convictions: no FCRA limit. These limits do not apply to reports used for credit or life insurance of $150,000 or more, or a job paying $75,000 or more a year.

Time limits to sue come from state law. The CFPB says most states set them between three and si x years, and warns that a partial payment, or saying you owe an old debt, may restart that period. Under 12 CFR 1006.26(b), a debt collector must not sue or threaten to sue on a time-barred debt, except for bankruptcy proofs of claim, though the CFPB says that in most states it may still ask you to pay. Appendix A lists state time limits.

Before disputing an entry because of its age, confirm the entry type, a reliable start date and the exceptions (template CD-014). For a judgment or lien showing the wrong person, a missing satisfaction or a vacated judgment, dispute with the bureau (template CD-114).

Using CheckDispute for special cases

CheckDispute is software you control: you upload your report, answer its questions and build drafts from the templates named here, then enclose copies of your own EOBs, court papers or servicer letters. You confirm every fact and approve every word. CheckDispute does not decide whether an entry is an error, which law applies or whether a debt was discharged, and it cannot promise any result.

As of September 2026, reading your report, the watermarked letter preview and packet building are free. Final letters for one report take a one-time $29 report unlock, or a monthly plan (Basic $19.99, Plus $29.99 or Premium $49.99) charged only in a month you use it. Optional add-ons include e-signature, remote online notarization and paid mailing of the exact letter you approved, with tracking. Sales tax is added where it applies. No add-on is required for a dispute, and you can always mail your letter yourself. Chapter 10 walks through the steps.

Key points

- Special cases follow the normal rule: a dispute is for information that is inaccurate or incomplete, and accurate negative information is not an error.
- The CFPB's medical-debt rule was vacated on July 11, 2025. The $500 and one-year practices are voluntary bureau policies, and state medical-debt laws are contested. Check the CFPB's current guidance.
- For a medical collection, compare the itemized bill, the EOB, the validation notice and the report. Hospital financial assistance, the CMS dispute process and the veteran's rules are separate routes with their own conditions.
- Federal student loans have no time limit to sue and can have their own reporting periods. Completed rehabilitation addresses the default, not the account's other history.
- A bankruptcy can be reported for 10 years. Dispute facts you can prove from court papers, and take questions about what was discharged to a bankruptcy attorney or the court.
- Disputing is free and you can do it directly with the bureaus and furnishers. Free reports are at AnnualCreditReport.com, and no step guarantees a particular result.

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Chapter 9: After the response: verified, deleted, reinserted or frivolous — and what to do next

Sources checked September 2026. This book is general information, not legal advice. The people and companies in the examples are made up.

A credit bureau's answer to your dispute is not a final verdict or a mystery. It is a document with contents the law requires, and each kind of result has its own next steps. Set aside the one-word label on the letter ("verified," "updated," "deleted") and compare the report you disputed with the revised report that comes with the results. That comparison tells you what changed. This chapter tells you what to do about it.

It covers six outcomes: verified, updated, deleted, reinserted, frivolous, and no answer at all. Two things stay true through all of them. Accurate negative information is not an error, and no follow-up letter changes that. And every dispute and follow-up here is free to do yourself.

What should arrive when the bureau finishes?

The bureau must send the results in writing within five business days after its reinvestigation is complete, under 15 U.S.C. §1681i(a)(6). The package must include five things:

1. A statement that the reinvestigation is complete.
2. A credit report based on your file as revised by the reinvestigation.
3. A notice that you can ask for a description of the procedure used to check the information.
4. A notice that you have the right to add a statement to your file disputing the information.
5. A notice that you can ask the bureau to tell recent report users about a deletion or your statement.

The FTC adds that if the dispute results in a change, you get a free copy of your report that does not count as your free annual one, per its dispute guidance.

One exception: if the bureau deletes the item within three business days of receiving your dispute, §1681i(a)(8) lets it skip the full package if it tells you promptly by phone and then sends written confirmation and a revised report within five business days of the deletion.

Open-the-envelope checklist

- ☐ Write the date the results arrived on the first page, and keep the envelope.
- ☐ Note which bureau sent it and the dispute or reference number.
- ☐ Match each result, in its exact words, to the item and field you disputed.

- [ ] Find the revised report page for each disputed item.
- [ ] File it with your copy of the dispute you sent and your mailing record.

How do you tell what actually changed?

Compare the field you disputed on the old report with the same field on the revised report. The law describes outcomes, not labels. A bureau must delete or modify an item found inaccurate, incomplete or unverifiable under §1681i(a)(5). A furnisher (the company that reported the information) that finds an item inaccurate, incomplete or unverifiable after a bureau forwards your dispute must modify, delete or permanently block it under 15 U.S.C. §1681s-2(b). The FTC tells consumers to review the report itself to confirm the inaccurate information was actually removed.

A small table does the work:

Field you disputed	Old report	Revised report	What your document shows	Fixed?
Balance	$2,410	$0	$0 on the final statement	Yes
Account status	Open	Open	Closed at my request, February 2026	No

Worked example: a partial fix. Tanya disputed two fields on her Fernwick Card account: the balance and the status. Her final statement shows a $0 balance, and a letter from the lender confirms she closed the account in February 2026. The results letter says "updated." Her table shows the balance changed to $0, but the status still reads "Open."

What the comparison establishes: one field was corrected and one was not. What it does not establish: why either field changed or stayed the same, that anyone ignored her letter, or what any score will do. Tanya's next step is narrow. She writes about the status field only, with the closing letter attached.

What does "verified" mean, and what can you do next?

"Verified" (or similar wording, such as "verified as reported") means the reinvestigation did not produce a finding that the item is inaccurate, incomplete or unverifiable. It does not tell you what the reinvestigation involved, and it does not end your options. You have four defined next steps, and you can use more than one.

1. Ask how it was verified. Under §1681i(a)(7), the bureau must give you a description of the procedure it used within 15 days after it receives your request. That description includes the business name and address of any furnisher it contacted, and the phone number if reasonably available. It is a follow-up right, not a new investigation or a deletion deadline. Template CD-029 (Description of reinvestigation procedure) asks the bureau to "identify the procedure used for the specific disputed field."

2. Dispute directly with the furnisher. The CFPB says fixing an error generally means contacting both the bureau and the furnisher, and that furnishers generally must investigate and respond within 30 days of receiving a direct dispute. Send it to the furnisher's address on your report or the address it names for disputes. Under Regulation V, 12 CFR 1022.43, your notice should identify the account, the specific information you dispute and why, and include supporting documents. After you dispute directly, a furnisher that keeps reporting the item must tell the bureau it is disputed (§1681s-2(a)(3)), and the FTC says to check that your reports show it.

3. Send a renewed dispute, but only with something new. If you have new evidence, or the response missed your actual point, a second bureau dispute can say so. Template CD-028 (Verified response did not address the actual error) is built around one sentence: "My dispute concerned [SPECIFIC FIELD], not simply whether the account exists." Resending the same letter is different. A bureau may end a dispute it reasonably finds frivolous or irrelevant (§1681i(a)(3)). A furnisher may treat a direct dispute that is "substantially the same" as one it already handled as frivolous (§1681s-2(a)(8)(F)). Under Regulation V, 12 CFR 1022.43(f), a direct dispute is not "substantially the same" if it includes information you had not given the furnisher before.

4. Add a statement, or escalate. Both are covered later in this chapter.

Worked example: a verified late payment. Kevin disputed a 30-day late mark for April 2026 on his Tallow Creek Auto Finance loan. The April payment was due April 20. His bank statement shows it cleared April 14. The results say "verified as reported," and the revised report shows the same late mark.

Kevin mails a procedure-description request (CD-029) and logs the date it is due. He writes a direct dispute in his own words to the lender at the address on his report, with the bank statement and the circled report page. The open question is narrow: did the lender receive and post the April 14 payment on time?

What Kevin's record establishes: the payment left his bank account on April 14, and the late mark did not change after the reinvestigation. What it does not establish: that the lender received the payment on time, that the late mark is wrong, or that deletion follows. The lender's records may show something his do not.

Myth check: "Demand the method of verification and they have to delete." No. The procedure description is information for planning your next step, and a late or thin answer does not become an automatic deletion. A "609 letter" will not force a deletion either. Section 609 (15 U.S.C. §1681g) is a right to see what is in your file and where it came from. It is not a demand for an original signed contract, and it contains no deletion mechanism.

Updated, but still wrong: what then?

"Updated" means something in the entry changed. It does not say which field, or whether the new value matches your records; only the revised report shows that, and as Tanya's table shows, one field can be corrected while another stays wrong. Treat any field still wrong after an update like a verified result. Write about that field only, attach the one document that shows the right value, and say what changed and what did not, citing the revised report page.

Deleted: what to save, and what to check next

"Deleted" means the bureau removed the item. After a reinvestigation, §1681i(a)(5)(A) calls for deletion or modification when an item is found inaccurate or incomplete or cannot be verified. Three steps protect that result.

Save the proof. Keep the results letter and revised report together. If the item ever returns, they make the comparison possible.

Check the other two bureaus. Disputing with one bureau is not disputing with all three. When a furnisher investigates a dispute a bureau sent it and finds the information incomplete or inaccurate, it must report those results to the other nationwide bureaus it furnished the information to (§1681s-2(b)(1)(D)). That duty depends on what the furnisher found, so check the other two reports yourself rather than assume they changed. The FTC says the three bureaus let you check each report free once a week at AnnualCreditReport.com (FTC page dated June 2026). If another bureau still shows the old entry after a reasonable time and you have the furnisher's written correction, template CD-040 (Correction acknowledged but not reflected in another report) uses that correction as evidence, while noting that one bureau's result does not automatically bind another.

Tell recent report users, if it matters. You can ask the bureau to send notice of the deletion to people you name who received a report containing the item: for employment purposes within the past two years, or for any other purpose within the past six months (§1681i(d)). Your file disclosure identifies who obtained your report (§1681g(a)(3)). Template CD-033 (Notify prior report recipients of deletion or dispute) lists the recipients you name.

A deletion fixes an entry. It does not promise any score change, and it does not erase accurate information reported elsewhere.

Reinserted: when a deleted item comes back

A deleted item may be put back only if the furnisher certifies that it is complete and accurate, under §1681i(a)(5)(B). If that happens, the bureau must notify you in writing within five business days of the reinsertion. The notice must say the item was reinserted, give the business name and address of the furnisher involved (and its phone number if reasonably available), and tell you that you can add a statement to your file. Bureaus must also maintain reasonable procedures designed to prevent deleted information from reappearing other than through a certified reinsertion (§1681i(a)(5)(C)).

An item that reappears is something to check, not proof that the law was broken. Before writing, work out which happened:

- ☐ **Same entry, with a reinsertion notice.** The notice names the furnisher. Compare the entry with your evidence before deciding on a new, specific dispute.
- ☐ **Same entry, no notice.** Template CD-032 (Previously deleted information reinserted) asks the bureau whether this is a reinsertion, which furnisher certified it, and for the notice the law requires.
- ☐ **A different entry for the same old debt.** A new collector may report the same debt as its own account. Judge that entry on its own facts.

Worked example: the debt that came back under a new name. Mei had a phone-bill collection from Quillby Collections deleted in May 2026 as unverifiable. In September her report shows a collection from Vantrell Recovery for the same original creditor and the same $412 amount.

Mei lines up the two entries: collector name, original creditor, account number ending, amount and date of first delinquency. The collector and account number are different, so this may be a new entry rather than the old one reinserted. Then she checks one date. Under 15 U.S.C. §1681c(c), the seven-year reporting period for a collection account begins 180 days after the start of the delinquency that came before the collection, so a sale to a new collector does not by itself restart it. Vantrell shows a later delinquency date than Quillby did. That difference is a specific fact she can dispute, with her old report as evidence.

What Mei's comparison establishes: a new entry exists for the same original debt, and its date differs from the earlier entry's. What it does not establish: that the debt is not owed, which date is correct, or that deletion follows. Because Vantrell is a debt collector, she may also have separate validation rights with it (see Chapter 6).

"Frivolous or irrelevant": how do you answer the notice?

A bureau may stop a reinvestigation it reasonably decides is frivolous or irrelevant, including when you did not give enough information to investigate, under §1681i(a)(3). It must tell you within five business days after deciding, give its reasons, and identify the information it needs, sometimes on a standard form. The CFPB's example is a dispute that does not say what information is being disputed.

Your answer is the missing piece the notice names, aimed at the specific item, not the same letter again.

- ☐ Read the reason given, and quote it at the top of your reply.
- ☐ Supply exactly what the notice identifies: the account (number ending and report page), the field, the correct value and a document.

- ☐ If the notice is about identity, send only the proof the bureau asks for, by the route it names.
- ☐ Keep a dated copy of everything you send, and log the delivery date.

Identity requests are a different kind of letter. Regulation V's proof-of-identity rule, 12 CFR 1022.123, applies to file disclosures, fraud alerts and identity-theft blocks, not to disputes as such. For those requests, a bureau's requirements must be reasonable and enough to match you to your file, and the rule's illustrative examples include copies of a government-issued ID or a utility bill. Template CD-031 (Identity verification or missing-information cure) fits that notice. Template CD-030 (Response to frivolous or irrelevant determination) fits the "not enough information" kind.

A blanket dispute that does not say what is wrong with each item fits the CFPB's example above. The FTC also warns that credit repair scammers tell you to "dispute information in your credit report you know is accurate."

What if no results arrive?

First, check which clock applies. The bureau has 30 days from the date it receives your dispute, under §1681i(a)(1). That can stretch by up to 15 days if you sent relevant information during the 30 days, unless the item was already found inaccurate, incomplete or unverifiable in that time. A dispute made after you received a free annual report under federal law has 45 days (§1681j(a)(3)). Results are then due within five business days after completion. There is no general "45-day rule" beyond those two routes.

Worked example: mapping the calendar. Omar mailed his dispute on May 28, 2026, by Certified Mail with a return receipt. The receipt shows delivery on Tuesday, June 2. He sent nothing else during the window.

Event	Date Omar logs	Condition
Bureau receives the dispute	June 2	Based on the delivery record
30-day period ends	About July 1	No extension, because he sent nothing new
45-day period ends	About July 16	Only if his dispute followed a free annual report
Results due	About a week after completion	Five business days after the reinvestigation ends
His follow-up date	August 3	His own choice, after the latest possible dates

On August 3 nothing has arrived, so Omar sends template CD-026 (No timely investigation results received). It gives the delivery date, asks whether an extension applied, and asks for the results and revised report. It also says, "I am not asserting that a missed deadline automatically cancels the underlying debt." That is accurate: a missed deadline is not an automatic deletion. If the follow-up goes unanswered too, a CFPB complaint is the next step the CFPB itself suggests when a bureau does not respond.

When it stays unresolved: how do you add a statement of dispute?

If a reinvestigation does not resolve your dispute, you may file a brief statement explaining it, under §1681i(b). The bureau may limit it to 100 words if it helps you write a clear summary. Later reports that include the item must note that you dispute it and include your statement or a summary of it (§1681i(c)), unless the bureau has reasonable grounds to believe the statement is frivolous or irrelevant. The CFPB notes this right applies only to disputes you filed with a bureau, not disputes sent only to the furnisher.

Know what a statement does not do. The CFPB says that after an unresolved investigation, the debt is used for credit scoring and lenders may consider it along with your statement. A statement is a record of your side, not a deletion. Keep it factual and short, and leave out full account numbers and health details. Kevin's might read:

> I dispute the 30-day late payment reported for April 2026 on my Tallow Creek Auto Finance account ending 4417. My bank statement shows the April payment cleared on April 14, 2026, before the April 20 due date. The reinvestigation did not change the entry. I have asked the lender to review its payment records.

That is 54 words. Template CD-034 (Add a concise consumer statement) wraps a statement like this in a short request letter. You can also ask the bureau to send your statement to recent report users under §1681i(d). Ask soon: under 15 U.S.C. §1681j(f), a bureau may charge a reasonable fee, told to you in advance, if you ask more than 30 days after it notified you of the results.

How do you escalate: CFPB complaint, state attorney general or a lawyer?

The CFPB complaint. For inaccurate information on a credit report, the CFPB's complaint portal says you are required by law to dispute directly with the bureau first. After that, the CFPB's process page says your complaint goes to the company (or to a better-placed agency), companies generally respond in 15 days and sometimes give a final response within 60, the complaint is published without information that directly identifies you, and you get 60 days to give feedback. The portal also says you generally can't submit a second complaint about the same problem, so include the key facts the first time. A complaint produces a company response and a public record, not an order to delete anything.

Write it as dated observations, not accusations:

- [ ] The date you sent the dispute, your mailing record and the delivery date.
- [ ] The exact field, what the report says, and what your document says.
- [ ] The date results arrived and their exact wording, or that none arrived.
- [ ] The one correction you are asking for.

"I mailed the dispute May 28; the return receipt shows delivery June 2; as of August 3 I have received no results" gives a reviewer something to act on. "They ignored the law" does not. Template CD-124 (CFPB complaint: unresolved credit-bureau dispute) follows this pattern and states, "I am not asking the CFPB to guarantee a score increase or erase accurate information." CheckDispute does not file complaints for you.

Your state attorney general. The CFPB also suggests a complaint to your state attorney general and notes your state may have protections beyond federal law. Rules vary by state; Appendix A lists state complaint offices.

A lawyer. The CFPB says credit reporting companies that break the law can be held liable, and that time limits apply to lawsuits. The FCRA's own limit, in 15 U.S.C. §1681p, is the earlier of two years after the violation is discovered or five years after it happened. If you believe a company violated the law, you may wish to consult a lawyer, and sooner is better than later. The CFPB also points to free legal services and, for servicemembers, legal assistance offices. Template CD-127 (Attorney referral and case-evaluation packet) organizes your file for that meeting. This book does not assess whether anyone has a claim.

When is it time to stop?

Stop disputing an item when your records show it is accurate. The CFPB says you generally cannot have accurate negative information removed, and warns that anyone who claims they can is probably running a scam. The FTC says a bureau can report most accurate negative information for seven years and bankruptcy for ten. Accurate negative information is not an error, and repeating a dispute will not turn it into one. A goodwill request (Chapter 6) is a polite request the creditor can refuse, not a right.

Close each case in your log the same way:

- [ ] The final result, in the bureau's exact words, with the date.
- [ ] Before-and-after values for every disputed field.
- [ ] Which of the three reports you checked, and when.
- [ ] Anything still open: procedure description, furnisher reply, statement or complaint.
- [ ] A date to check your reports for the item again.

Template CD-138 (Dispute outcome and next-action tracker) is a ready-made version of this log. Its caution is worth copying: "a temporary change is not proof of permanent resolution."

Doing this for free, or with CheckDispute

Every dispute and follow-up in this chapter is free to do yourself. Bureaus must reinvestigate free of charge, you can dispute with them directly, and free reports are at AnnualCreditReport.com. The

CFPB says there is no reason to pay someone else to dispute inaccuracies.

For help organizing follow-ups, CheckDispute is software you control. When a bureau responds, it can prepare the next bureau letter from the facts you supply, such as a procedure-description request, a reinsertion question or a focused re-dispute of one field. You review and approve every word, and you can mail it yourself. Direct furnisher disputes are a handoff to the furnisher's own dispute address (Chapter 6 explains why).

Prices as of September 2026: the preview is free. A one-time $29 report unlock covers every letter prepared for that report, including later rounds after a bureau responds. Plans (Basic $19.99, Plus $29.99 or Premium $49.99) are charged only in a month you use them. Optional add-ons include e-signature ($6.99), remote online notarization ($50) and paid mailing of the exact letter you approved, with status updates and a tracking number where the mail class has one ($6.99 First-Class, $24.99 Certified, $32.99 Certified with an electronic return receipt). Sales tax is added where it applies. No letter, round or add-on guarantees any particular result.

Key points

- Read the revised report, not the label. Compare each disputed field before and after; that comparison is the real answer.
- "Verified" leaves you defined moves: a procedure description (due 15 days after the bureau gets your request), a direct furnisher dispute, a renewed dispute with new evidence, a statement of dispute, or a complaint.
- A deleted item may be reinserted only if the furnisher certifies it is complete and accurate, and the bureau must then notify you in writing within five business days. A reappearance is something to check, not proof of a violation.
- A frivolous notice must give reasons and name the information needed. Answer that gap instead of resending the same letter.
- A missed deadline is not an automatic deletion, accurate negative information is not an error, and no step guarantees a particular result. Every follow-up here is free to do yourself, with free reports at AnnualCreditReport.com.

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Chapter 10: Avoiding credit repair scams, and using CheckDispute step by step

Sources checked September 25, 2026. General information, not legal advice.

Anything a credit repair company can legally do for you, you can do yourself for little or no cost. That is the Federal Trade Commission's own summary, and disputing errors with the credit bureaus is free.

Paying someone can buy convenience. It never buys a right you did not already have, or the removal of accurate information.

This chapter gives you a short test, built on federal law and the regulators' own warnings, for any credit repair offer, and says what to do if you already paid. Then it walks through CheckDispute step by step, with every price, so you can run the same test on us.

What can a credit repair company do that you cannot do yourself?

Nothing that is legal. The FTC's Fixing Your Credit FAQs say, "Anything a credit repair company can do legally, you'll be able to do for yourself for little or no cost." The same page says these companies "can't remove true information," and that it is illegal for them to lie about what they can do or to charge you before they help you.

The Consumer Financial Protection Bureau's (CFPB) page on removing accurate negative information, last reviewed September 2, 2026, agrees. You generally cannot have accurate negative information removed, and anyone who claims they can is "probably a credit repair scam." There is no reason to pay someone to dispute inaccuracies for you, the CFPB adds, because disputing them with the credit bureaus and the companies that supplied the information is already your free legal right.

So what would you be paying for? Time, organization, and convenience: someone else doing the paperwork, printing, and mailing. Those can be worth paying for. They are also exactly what a dishonest company dresses up as "results."

What are the warning signs of a credit repair scam?

The CFPB lists five warning signs on its page about telling a credit repair scam from a reputable counselor. Be careful if a company:

1. **Pressures you to pay up-front fees** before it provides any service.

2. **Promises to remove negative information,** even information that is accurate and current. The CFPB's answer: "No one can do this."
3. **Asks you to dispute accurate information,** or to dispute everything on your report whether or not it is correct.
4. **Refuses or avoids explaining your rights,** including what you can do for yourself for free.
5. **Tells you not to contact the credit reporting companies** yourself.

The FTC adds that scammers tell you to lie on credit applications and to file a false identity theft report. The FTC also warns that scammers often ask for payment that is hard to reverse, such as cryptocurrency, wire transfers, or gift cards. This book adds one caution of its own: a service that works with your report needs the file you downloaded, not your credit bureau username and password.

Quick check before you sign anything

- [ ] Did they promise to delete, remove, or "erase" anything, or promise your score will go up by a set amount?
- [ ] Do they want money before any service is finished, such as a "setup" fee or a first month charged at sign-up?
- [ ] Did they tell you to dispute everything, or to say an account "isn't mine" when it is?
- [ ] Did they tell you not to contact Equifax, Experian, or TransUnion yourself?
- [ ] Did they ask for your bureau login, or for payment by gift card, wire, or cryptocurrency?
- [ ] Did they skip the separate rights statement described in the next section?

One "yes" is a reason to stop and ask questions. More than one is a reason to walk away.

What must a credit repair company give you before you sign?

Ask for the rights statement. Under the Credit Repair Organizations Act (CROA), a credit repair organization must give you a written statement titled **"Consumer Credit File Rights Under State and Federal Law"** *before* any contract is signed, under 15 U.S.C. §1679c. It must be a separate document, not a paragraph buried in the contract.

Congress wrote the words of that statement into the law. Its most important sentence says:

> "neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report."

The same statement tells you that you can dispute inaccurate information with the credit bureau directly, that the bureau may not charge a fee to reinvestigate, and that you can cancel a contract with any credit repair organization for any reason within three business days of signing.

The contract has rules too. Under 15 U.S.C. §1679d, it must be written, dated, and signed by you, and it must include:

- the payment terms, including the total of all payments;
- a full description of the services, including any results they guarantee;
- an estimate of when the services will be done, or how long they will take;
- the company's name and principal business address; and
- a bold statement next to your signature saying you may cancel without penalty before midnight of the third business day after you sign.

The company may not provide services until that three-business-day period ends. Under §1679e, you must get a "Notice of Cancellation" form in duplicate, plus copies of everything you sign. Under §1679f, any "waiver" of these rights is void, and even trying to get one is a violation.

If a company says the statement will come "after you enroll," the order is backward. Templates **CD-145, "CROA separate statutory consumer disclosure,"** and **CD-146, "CROA cancellation notice — provide two copies,"** in Appendix B show the real wording.

Is a monthly plan just another way to pay up front?

It can be. CROA says a credit repair organization may not charge or receive money for a service "before such service is fully performed," under 15 U.S.C. §1679b(b). The CFPB addresses the usual workaround: some companies "structure monthly payment plans to try to avoid this requirement," and "all forms of upfront payment before services are completed are illegal."

So ask: "am I paying for work that has not been done yet?" A first-month fee charged at sign-up, before anything is prepared or sent, is payment in advance.

If the company sells by phone, the CFPB notes, the Telemarketing Sales Rule may also apply. Under 16 CFR 310.4(a)(2), it bars asking for or taking payment until the promised time frame has passed and the seller has given you a consumer report, issued more than six months after the results were achieved, showing those results.

What about CPNs, "new credit identities," and "just say it isn't yours"?

These are not gray areas. They put *you* at legal risk, not just the company.

CPNs and new credit identities. The FTC says a promise to create a new credit identity is a scam, and a "credit privacy number" (CPN) pitch is that promise under another name. Such companies, the FTC says, often use stolen Social Security numbers, or get people to apply for Employer Identification Numbers from the IRS under false pretenses. The FTC's warning: if you use a number other than your own to apply for credit, you won't get it, and you could face fines or prison. CROA also bars anyone from advising you to alter your identification to hide accurate, current negative information, under §1679b(a)(2).

"Just say it isn't yours." CROA makes it unlawful for any person to make, or advise you to make, an untrue or misleading statement about your creditworthiness to a credit bureau or creditor, under §1679b(a)(1). If an account is yours, saying otherwise is not a strategy.

False identity theft reports. An *identity theft report* is a specific legal document. Its definition says filing one subjects the person to criminal penalties if the information in it is false, under 15 U.S.C. §1681a(q)(4). A bureau may also decline or rescind an identity theft block based on a material misrepresentation of fact, under §1681c-2(c). If identity theft really happened, Chapter 7 walks through the real process.

Other myths in sales pitches:

- **"A 609 letter forces deletion."** Section 609, 15 U.S.C. §1681g, is a right to see the information in your file and its sources. It does not require an original signed contract, and it does not trigger deletion.
- **"If they miss the 45-day deadline, it has to come off."** There is no flat 45-day rule. A bureau generally has 30 days from receiving your dispute to reinvestigate, under 15 U.S.C. §1681i. Forty-five days appears only through a conditional 15-day extension when you send relevant information during those 30 days, or for a dispute made after your free annual report, under §1681j(a)(3). Deletion or correction follows a finding that an item is inaccurate, incomplete, or cannot be verified (§1681i(a)(5)), not a missed date.
- **"The new medical debt rule wipes out medical collections."** The CFPB's medical debt reporting rule was vacated by a federal court on July 11, 2025. It is not current law. This area changed recently, so check the CFPB's current guidance for the rule in effect when you read this. Chapter 8 covers what federal law still says.
- **"Metro 2 violations mean automatic deletion."** Metro 2 is an industry reporting convention, not a statute.

Can a mass-produced dispute packet hurt you?

Yes, in two ways.

It can be treated as frivolous. A bureau may end a reinvestigation it reasonably decides is "frivolous or irrelevant," including when you did not give enough information to investigate, under §1681i(a)(3). The CFPB's dispute guidance gives an example: a dispute that does not say what is being disputed. Form letters disputing every account "for accuracy" invite that answer.

A furnisher may not have to investigate it. A *furnisher* is the lender, card issuer, or collector that reports an account. Under Regulation V, 12 CFR 1022.43(b)(2), a furnisher does not have to investigate a direct dispute it reasonably believes was submitted by, prepared for you by, or submitted on a form supplied by a credit repair organization. That exception does not cover disputes filed with a credit bureau. So when you dispute directly with a furnisher, write the letter yourself, in your own words, about your own documents. That caution covers any service's forms, CheckDispute's included. Chapter 6 covers direct disputes.

The fix for both problems is the one this book keeps returning to: one account, one field, one document, one true sentence.

Does your state add its own rules for credit repair companies?

Many states do, and some go further than federal law. Three examples from the verified state research follow; Table A-4 in Appendix A lists the law our research found for every state and the District of Columbia.

- **California.** A credit services organization must register with the state Department of Justice "before conducting business in this state" (Cal. Civ. Code §1789.25(a)) and must first obtain a $100,000 surety bond (§1789.18). Its contract must say you "may cancel this contract at any time before midnight on the fifth working day after you sign it" (§1789.16(a)(1)).
- **Texas.** A credit services organization must register with the Secretary of State "before conducting business in this state" (Tex. Fin. Code §393.101(a)), and may take payment before fully performing only if it has a surety bond or surety account for each location (§393.302). Federal CROA still applies on its own, including its bar on charging before a service is fully performed. The Secretary of State's page offers a registration search but notes the office "cannot resolve disputes about CSO services."
- **Florida.** The contract must say you may cancel "at any time prior to midnight of the fifth day after the date of the transaction" (Fla. Stat. §817.704(1)(a)).

These laws set rules for how companies behave; none of them promises any change to your credit report. Where Appendix A shows no verified law for a state, the research did not confirm one, which is not proof none exists. Read the statute linked in Table A-4 before you rely on it.

What should you do if you already paid a credit repair company?

Act quickly, put it in writing, and keep copies.

1. **Check the cancellation window.** Under §1679e, you can cancel before midnight of the third business day after you sign, by notifying the company. Some states allow longer. The federal form says a signed, dated copy of the notice "or any other written notice" works. Keep proof of when you sent it.
2. **Gather your records.** Save the ads or messages that made promises, the contract, any rights statement (or a note that you never got one), receipts, emails, and texts. Templates **CD-137, "Communication and call log,"** and **CD-134, "Exhibit and document index,"** help.

3. **Contact your payment provider.** The FTC's advice: no matter how you paid a scammer, the sooner you act, the better.
4. **Report it.** The FTC asks you to report credit repair problems to ReportFraud.ftc.gov, your state attorney general, and your state consumer protection office. The CFPB also takes complaints about credit repair. **CD-126, "State regulator or attorney-general complaint,"** is a starting point.
5. **Look at your own reports.** Get your free reports at AnnualCreditReport.com and see what was, or was not, done in your name.
6. **Watch for the "recovery" call.** If someone calls offering to get your money back for a fee, slow down. Under 16 CFR 310.4(a)(3), telemarketers may not ask for or take payment for recovery services until seven business days after the money is delivered to you. Licensed attorneys are an exception.

The rights statement itself says you have a right to sue a credit repair organization that violates CROA. If you believe a company broke the law, you may wish to talk with a lawyer.

A worked example: Dana tests an offer

Dana is fictional, and the offer is a made-up composite.

Dana has a $1,240 collection on her Experian report that she believes she paid in 2024. A text arrives: "Collections deleted in 30 days. $149 setup plus $89 a month. Reply with your Experian login to get started."

Dana runs the quick check and finds a promise to delete, money due before any work is done, and a request for her bureau login. When she asks for the rights statement, the reply says "all paperwork comes after enrollment."

Four warning signs, so she takes the free route. She downloads her Experian report from AnnualCreditReport.com and finds her bank statement showing a $1,240 payment to the collector on June 3, 2024, plus the collector's letter confirming a zero balance.

What this establishes: the offer failed this chapter's quick check four times, and Dana holds two documents that disagree with one field on her report, the balance.

What it does not establish: that the collection comes off her report, or even that the reported balance is wrong. The bureau's reinvestigation decides that. Her documents speak to the balance, not to whether the account went to collection, so they are no reason to ask for the whole entry to be removed. An accurate record of a collection, even a paid one, is not an error.

Credit repair, credit counseling, and debt settlement: what is the difference?

They are three different services, with different warning signs.

	Credit repair	Credit counseling	Debt settlement
What it offers	Help investigating mistakes on your credit reports	Budgeting help and a plan to repay debt	Negotiating to reduce what you owe
What it cannot honestly promise	To remove accurate, current information	To fix all your money problems	To make your debt go away
A red flag	Payment before services are fully performed	Won't send free information about itself first	Fees charged before it settles your debts

The table draws on CROA, the FTC's FAQs, and the CFPB's scam and debt relief pages. The debt relief page also warns that debt settlement companies typically encourage you to stop paying your credit card bills, which brings fees, can lead to a lawsuit, and can hurt your credit scores.

What is CheckDispute, and what does it not do?

CheckDispute is software you control. You bring a credit report you downloaded yourself. It reads the report, asks you questions where something may not match your records, and prepares dispute letters from the facts you supply. You read and approve every word, and nothing goes out unless you approve that exact letter.

What it does not do:

- It does not promise deletion, removal, or any score change. No particular result is guaranteed.
- It does not ask for your credit bureau username or password.
- It does not treat accurate negative information as an error.
- It does not decide your dispute. The bureau's reinvestigation does.

You also never *need* it. Disputing is free, directly with each bureau online, by mail, or by phone, and with the company that supplied the information, and the CFPB publishes free sample dispute letters for both. CheckDispute sells organization and convenience, so run this chapter's test on it too.

How do you use CheckDispute, step by step?

Step 1. Get your free reports. The FTC's free credit reports page (June 2026) says you can check your report from each nationwide bureau once a week for free at AnnualCreditReport.com, the only site authorized to fill orders for the free annual reports federal law provides. Watch for misspelled lookalike sites. Save each report as a PDF.

Step 2. Upload a report (free). Your upload is stored privately in the cloud, read with Google Document AI and Gemini, and you can delete it at any time.

Step 3. Answer the questions (free). Where the report may not match your records, CheckDispute asks a multiple-choice question called a choice card, such as which of the bureaus' different balances matches your statement. Some answers produce no letter, on purpose, such as "They differ only because each bureau updated on a different day." A difference between bureaus is a lead, not proof. Pick only an answer your records support.

Step 4. Read the preview (free). Each prepared letter appears as a preview marked "PREVIEW - NOT FOR MAILING." Read every sentence. If one is not true, do not approve it.

Step 5. Decide whether to unlock the report, and how to pay. A clean final letter, approval, mailing, e-signing, and notarization all require unlocking that report. There are two ways to pay:

- **One-time unlock: $29 per report.** It covers one report with up to 30 supported accounts and every letter prepared for it, including later rounds after you answer more questions or a bureau responds. If your letters were already prepared from your answers, you are charged when you unlock. If CheckDispute prepares them automatically, your card is held when preparation starts and charged only when the letters are ready; if processing fails or no letter is drafted, you are not charged.
- **A plan: Basic $19.99, Plus $29.99, or Premium $49.99** for each calendar month you use it, with a card on file. The fee is held when that month's first plan service starts and charged when it is delivered. Unused months are not charged, nothing is billed in advance, and you can cancel any time. Basic covers one report a month. Plus covers up to three, translates and explains bureau replies, and takes 25% off mailing and e-signing. Premium does the same but takes 60% off, and includes one notarization a month.

Sales tax is added where it applies.

Before any paid service starts, CheckDispute shows the "Consumer Credit File Rights Under State and Federal Law" statement on its own screen, then written terms listing every price, with two Notice of Cancellation forms. Paid services begin only after the three-business-day cancellation period ends, so expect a wait of a few days.

Step 6. Approve the exact letter. Your approval is tied to a fingerprint of that exact file. If you change anything and rebuild the letter, it gets a new fingerprint and your approval resets, so a letter can never go out under an approval you gave for different words. Save your own copy. Template **CD-140, "Individual-letter review and approval,"** lists what to confirm first, including that its facts match your own records and that no one told you to deny an account you know is yours.

Step 7. Send it your way. You can print the unlocked letter and mail it yourself, or dispute online or by phone. Or you can choose paid mailing of the exact letter you approved:

Mail service	Price	Plus	Premium
First-Class	$6.99	$5.24	$2.80
Certified	$24.99	$18.74	$10.00
Certified with electronic return receipt	$32.99	$24.74	$13.20

Each price covers black-and-white, double-sided printing of up to six pages; each extra page is $0.25. Plan prices apply in months whose plan fee has been paid, and every mailing needs your own go-ahead. The letter's page then shows the mail provider's status updates, including a tracking number where the mail class has one. A delivery status is a fact about the envelope, not proof the bureau logged your dispute, and not a result. For a bureau dispute, the CFPB describes certified mail with a return receipt as an option that gives you a record of receipt.

Step 8. Add e-signing or notarization only if you need them. E-signing costs $6.99 (Plus $5.24, Premium $2.80) and adds a signing workflow with a completion record. Notarization costs $50: a $25 notary session fee plus $25 CheckDispute handling, and $15 for each extra seal or signer. Your card is held at checkout and charged only after the notarized PDF comes back. A bureau dispute does not need a notary: nothing in 15 U.S.C. §1681i calls for one, and the CFPB's list of what a mailed dispute should include does not mention one. The online identity check needs a U.S. Social Security number issued at least two years ago and a U.S. address for each signer.

Step 9. Keep the record and follow up. Save the letter, attachments, mailing record, and the bureau's response. Chapter 9 explains what to do next.

A worked example: what Luis pays, and what he gets

Luis is fictional.

Luis's Equifax report shows a 30-day late payment on his auto loan for March 2026. His lender's online payment history shows the March payment posted on time. He uploads that report, answers the choice card, and reads the preview, all free. He unlocks the report for $29 and mails the letter to Equifax Certified through CheckDispute for $24.99.

His total with CheckDispute: $29 + $24.99 = $53.99, plus sales tax where it applies.

His total on the fully free path: a letter written from the CFPB's sample, for the cost of paper and postage. Disputing online would cost nothing.

What the $53.99 bought: the final letter, one Certified mailing with tracking, a record of exactly which version he approved, and any later letters for that report.

What it did not buy: a correction. The reinvestigation decides whether the late payment is accurate. If the lender's records show it really was late, the entry is accurate and it stays. No particular result, including any score change, is guaranteed.

Key points

- Anything a credit repair company can legally do, you can do yourself for little or no cost. Disputing is free, directly with the bureaus and the company that supplied the information, and free reports are at AnnualCreditReport.com.
- No one can have accurate, current, verifiable information removed. A promise to do it is a warning sign, and accurate negative information is not an error.
- Before you sign with any credit repair company, ask for the separate "Consumer Credit File Rights Under State and Federal Law" statement. Federal law bars charging before a service is fully performed and lets you cancel within three business days; some states give you longer.
- Never use a CPN, a false identity theft report, or an untrue "not mine." Those put you at legal risk, not just the company.
- CheckDispute's preview is free. A $29 report unlock or a plan is charged when used, add-ons are optional, you approve every word, and no particular result is guaranteed.

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- https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/
- https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/sample-letters-dispute-credit-report-information/
- https://www.consumerfinance.gov/ask-cfpb/what-is-a-debt-relief-program-and-how-do-i-know-if-i-should-use-one-en-1457/
- https://www.consumerfinance.gov/complaint/
- https://www.consumerfinance.gov/rules-policy/final-rules/prohibition-on-creditors-and-consumer-reporting-agencies-concerning-medical-information-regulation-v/
- https://www.consumerfinance.gov/rules-policy/regulations/1022/43/

- https://www.law.cornell.edu/uscode/text/15/1679b
- https://www.law.cornell.edu/uscode/text/15/1679c
- https://www.law.cornell.edu/uscode/text/15/1679d
- https://www.law.cornell.edu/uscode/text/15/1679e
- https://www.law.cornell.edu/uscode/text/15/1679f
- https://www.law.cornell.edu/uscode/text/15/1681a
- https://www.law.cornell.edu/uscode/text/15/1681c-2
- https://www.law.cornell.edu/uscode/text/15/1681g
- https://www.law.cornell.edu/uscode/text/15/1681i
- https://www.law.cornell.edu/uscode/text/15/1681j
- https://www.law.cornell.edu/cfr/text/16/310.4
- https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=1.6E.&part=4.&chapter=&article=
- https://tcss.legis.texas.gov/resources/FI/htm/FI.393.htm
- https://www.sos.state.tx.us/statdoc/cso.shtml
- https://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&URL=0800-0899/0817/0817.html
- https://www.annualcreditreport.com/index.action

Appendix A: 50-state quick reference (credit reporting acts, medical-debt rules, debt time limits, complaint offices)

State research recorded September 25, 2026. This appendix is a research record, not legal advice. Read the statute itself before you rely on any row.

This appendix answers four questions for each state and the District of Columbia: does your state have its own credit reporting law, does it limit medical debt on credit reports, how long can a creditor sue you over an old debt, and which state offices do the statutes name. Every row comes from our state research record, and every row that lists a law names the statute it came from so you can read the text yourself.

You do not need a state law to fix a real error. Federal law applies in every state. Disputing is free, and you can do it yourself, directly with Equifax, Experian and TransUnion and with the business that supplied the information. Your free credit reports are at AnnualCreditReport.com; the FTC's Free Credit Reports page (checked September 20, 2026) says you can always get your free, weekly report there. Nothing in this appendix requires CheckDispute or any paid service.

One more thing before the tables. No law in this appendix promises that anything will be removed from your report or that your score will change. Accurate negative information is not an error, and a state law does not turn it into one.

What is this appendix, and what is it not?

It is a research record. We read state statutes, saved the text, and recorded what we found in a structured file for each jurisdiction. This appendix prints those records in plain tables. Each cell is a short summary written from the statute text, and it keeps the conditions and exceptions the research recorded instead of trimming them away, because a simpler version of a statute can be a wrong version.

It is not legal advice. A table cell cannot tell you how a law applies to your account, whether an exception covers you, or whether a court has read the law differently. If you think a company broke the law, you may wish to talk with a lawyer or a legal aid office. The FTC points readers to LawHelp.org to find a local legal aid office.

It is a snapshot. Laws change. These records were made on September 25, 2026. Before you rely on a row, open the linked statute and check that it still says what the table says.

It is not complete. "No statute found in our research" means exactly that: we looked and did not find one. It does not mean your state has no such law. Our research may have missed a statute, or the law may sit somewhere we did not search.

Federal law can limit how far state credit-reporting rules reach. The Fair Credit Reporting Act has a preemption section. On October 28, 2025, the CFPB published an interpretive rule stating its view that the FCRA generally preempts state laws that touch broad areas of credit reporting. The CFPB's own document says it does not have the force of law, and that parties can take questions about particular state laws to court. So treat the state rules in Tables A-1 and A-2 as possibly contested, and check their status before you rely on them.

How do I read a row?

Use this checklist each time you look up your state.

- [ ] Find your state. Rows are in alphabetical order, and the District of Columbia is included.
- [ ] Click the citation. It links to the first statute page we recorded for that law. If a law spans several pages, use the statute's own table of contents to find the rest.
- [ ] Look for a dagger (†). It means the statute text we read came from an unofficial copy, such as FindLaw or Justia, rather than the state's own website. Check the official text before relying on it.
- [ ] Read "Not recorded" and "—" as gaps in our research, not as "no."
- [ ] Look for the word "Narrow" in Tables A-1 and A-4. It marks a law that covers one topic, or a law written mainly for another kind of business, rather than a full credit reporting or credit repair act.
- [ ] Read "No" in Table A-1 narrowly. It means our research recorded that the *state* act does not provide that item. Federal law may still provide it.
- [ ] Read "a set amount" as a figure we left out on purpose. Where a recorded summary names a damages amount, we replaced the number; the statute has it. This book does not quote damages figures.
- [ ] Keep the federal process in view. The state row is an extra layer. It does not replace the free federal dispute process in Chapter 5.

States where at least one law in these tables was read from an unofficial copy: Alabama, Arkansas, Colorado, Georgia, Illinois, Indiana, Kentucky, Mississippi, New Jersey, New Mexico, North Dakota, Tennessee, Wyoming.

A worked example (fictional)

Rosa lives in Texas. A collection account on one of her reports shows a balance she paid in full last year. She has her bank statement showing the payment. Here is how she uses this appendix.

1. **Table A-1.** Texas has a credit reporting act, Tex. Bus. & Com. Code §§ 20.01-20.13. The table shows that its text sets this dispute timing: "30 business days after the agency receives notice

of the dispute (§ 20.06(a))." Rosa still files her dispute the normal, free way, with her bank statement attached. The Texas act adds to the federal process. It does not replace it, and it does not promise any result.

2. **Table A-2.** Her account is not a medical bill, so she skips this table.
3. **Table A-3.** Texas lists 4 years for written contracts. Rosa notices that this is a time limit for a lawsuit. It is not how long the account can be reported, and it has nothing to do with whether her paid balance is shown correctly. She notes it and moves on.
4. **Table A-4.** If the collector does not fix the balance after her dispute, Rosa knows where to go next: the CFPB complaint portal, plus the Texas offices the statutes name. Texas requires third-party debt collectors to hold a surety bond filed with the secretary of state (Tex. Fin. Code § 392.101(a)).

Notice what Rosa does not do. She does not treat any table cell as proof that the account is wrong. Her bank statement is the proof. The appendix only tells her which rules sit around that proof.

Does my state have its own credit reporting act? (Table A-1)

Short answer: our research found a state law on credit reporting in 29 of 51 jurisdictions. Not all of them are full credit reporting acts. Some are narrow laws that cover a single topic, such as notices to cosigners or a copy of your file, and most of those set no dispute deadline; the table marks them "Narrow." The federal Fair Credit Reporting Act applies in all 51. Under federal law, a credit bureau generally must reinvestigate a dispute free of charge within 30 days of receiving it, with some extensions and exceptions (15 U.S.C. §1681i). A state act may add its own timing rules, duties or remedies.

How to use it: if your state has an act, you can read its dispute section and mention it in your dispute alongside the federal law. A timing rule tells a bureau how fast to act. It does not decide the outcome, and it is not an automatic deletion rule.

What the columns mean:

- **Dispute timing in the state text:** the reinvestigation or response period as our research recorded it, with its section number.
- **State act covers furnishers:** whether the state act itself puts duties on the businesses that supply information to the bureaus.
- **Consumer statement right in state act:** whether the state act itself lets you add a statement of dispute to your file.
- **Private right of action:** whether the state act lets a consumer bring a lawsuit under it. This is not a sign that you have a claim.

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Alabama	No statute found in our research	—	—	—	—
Alaska	No statute found in our research	—	—	—	—
Arizona	Ariz. Rev. Stat. §§ 44-1691 to 44-1697	Admit or deny in writing within thirty days after receiving the notice of inaccuracy (§ 44-1694(B))	Yes (limited: how days delinquent are reported, § 44-1697, and a ban on knowingly false statements, § 44-1696(B))	Yes	Yes
Arkansas	Ark. Code Ann. §§ 4-93-101 to 4-93-104 † — Narrow: a user that denies credit because of a report must tell you and name the agency (§§ 4-93-103, 4-93-104)	None in the state text	No	No	Yes
California	Cal. Civ. Code §§ 1785.1-1785.36	30 business days from the agency's receipt of the dispute (§ 1785.16(a)); furnisher notified within 5 business days	Yes	Yes	Yes
Colorado	Colo. Rev. Stat. §§ 5-18-101 to 5-18-118 †	30 business days from the agency's receipt of the consumer's notice (§ 5-18-110(1)); furnishers notified within 5 business days (§ 5-18-110(2))	No	No	Yes

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Connecticut	Conn. Gen. Stat. §§ 36a-695 to 36a-699f	30 business days from receipt of the written dispute; up to 15 more business days if the consumer supplies needed additional information and written notice of the extension is given (§ 36a-699b(a))	No	Yes	Not recorded
Delaware	No statute found in our research	—	—	—	—
District of Columbia	D.C. Code § 28-3871 — Narrow: covers only a personal statement about hardship from a declared public health emergency	None in the state text	No	Yes (the public-health-emergency statement only)	Yes
Florida	No statute found in our research	—	—	—	—
Georgia	O.C.G.A. § 10-1-393(b)(29); O.C.G.A. § 10-1-399 † — Narrow: free-report and misdemeanor provisions inside the Fair Business Practices Act	None in the state text	No	No	Yes (the general Fair Business Practices Act action in § 10-1-399, after a 30-day written demand; whether it reaches each item was not confirmed)
Hawaii	No statute found in our research	—	—	—	—
Idaho	No statute found in our research	—	—	—	—
Illinois	No statute found in our research	—	—	—	—
Indiana	No statute found in our research	—	—	—	—

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Iowa	No statute found in our research	—	—	—	—
Kansas	K.S.A. 50-701 through 50-725	within a reasonable period of time (no fixed number of days in the text, § 50-710(a))	No	Yes	Yes
Kentucky	KRS 367.310 † — Narrow: one rule barring agencies from keeping criminal charges that did not end in a conviction	None in the state text	No	No	Not recorded
Louisiana	La. R.S. 9:3571.1(A)-(H); see also La. R.S. 9:3571.2	45 calendar days from receipt of written dispute (correct or give written status update) (9:3571.1(C))	No	Yes	Yes
Maine	10 M.R.S. §§ 1306-1310-H (Title 10, Chapter 209-B)	21 calendar days after notification of a dispute conveyed directly by the consumer (10 M.R.S. §1310-H(2))	Yes (through §1309, which requires compliance with the federal FCRA)	Yes (through §1309)	Yes
Maryland	Md. Code Ann., Com. Law §§ 14-1201 to 14-1227	30 days after a written dispute conveyed directly by the consumer; deletion within 7 business days if inaccurate or unverifiable (Com. Law §14-1208)	Yes	Yes	Yes

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Massachusetts	M.G.L. c. 93, §§ 50-68	Reasonable period not exceeding 30 business days from receipt of the consumer's dispute; deletion within 3 business days if inaccurate or unverifiable (M.G.L. c. 93, §58)	Yes	Yes	Yes
Michigan	Mich. Comp. Laws § § 445.271-445.273 — Narrow: notice to a cosigner before adverse information about the cosigner is reported	None in the state text	Yes (the cosigner notice only)	No	Yes
Minnesota	Minn. Stat. §§ 13C.001-13C.04 — Narrow: file-disclosure and employment-report rules; it points to the federal FCRA for disputes	None in the state text	No	No	Yes
Mississippi	No statute found in our research	—	—	—	—
Missouri	No statute found in our research	—	—	—	—
Montana	Mont. Code Ann. §§ 31-3-101 to 31-3-153	within a reasonable period of time (§ 31-3-124(1)); no fixed number of days stated	Yes (liability for furnishing false information, § 31-3-141(3))	Yes	Yes
Nebraska	Neb. Rev. Stat. § 20-149 — Narrow: a duty to give you a copy of your file	None in the state text	No	No	No

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Nevada	Nev. Rev. Stat. §§ 598C.010-598C.200	30 days (institutional sources notified within 5 business days) (598C.160(1))	No	Yes (only after deleted information is reinserted, 598C.160(3)(b))	Yes
New Hampshire	N.H. Rev. Stat. Ann. §§ 359-B:1-359-B:21	Reasonable period not exceeding 30 days; results within 10 business days after completion; changes or deletions within 10 business days (359-B:11)	No	Yes	Yes
New Jersey	N.J.S.A. 56:11-28 to 56:11-41 (P.L.1997, c. 172) †	30 days, extendable by up to 15 days; furnisher notified within 5 business days (56:11-36(a)-(b))	No	Yes	Yes
New Mexico	NMSA 1978, §§ 56-3-1 to 56-3-8 †	No deadline in the state text; a credit bureau must reinvestigate at no cost for a consumer refused credit because of its report (§ 56-3-2(C))	No	No	Yes
New York	N.Y. Gen. Bus. Law §§ 380 to 380-v (Article 25)	promptly (no day count stated in § 380-f)	Not recorded	Yes	Yes
North Carolina	No statute found in our research	—	—	—	—
North Dakota	No statute found in our research	—	—	—	—
Ohio	No statute found in our research	—	—	—	—

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Oklahoma	24 O.S. §§ 81-86 (Credit Ratings); 24 O.S. §§ 147-148 — Narrow: older "credit ratings" sections plus file-disclosure and employment-report sections	None in the state text	No	Not recorded	Yes (damages for a false published rating or statement, § 83(B))
Oregon	No statute found in our research	—	—	—	—
Pennsylvania	No statute found in our research	—	—	—	—
Rhode Island	R.I. Gen. Laws §§ 6-13.1-20 to 6-13.1-27	30 calendar days (§ 6-13.1-23(a))	Not recorded	Yes	Yes
South Carolina	S.C. Code Ann. § 37-20-170 — Narrow: a single section in the identity theft chapter	30 days after receiving a notice of inaccuracy (admit or deny in writing) (§ 37-20-170(B))	No	No	Yes
South Dakota	No statute found in our research	—	—	—	—
Tennessee	No statute found in our research	—	—	—	—
Texas	Tex. Bus. & Com. Code §§ 20.01-20.13	30 business days after the agency receives notice of the dispute (§ 20.06(a))	No	No	Yes
Utah	Utah Code § 70C-7-107; Utah Code § 13-45-601 — Narrow: a creditor's notice before negative reporting (§ 70C-7-107) and a 2025 limit on what agencies may report (§ 13-45-601)	None in the state text	Yes (the creditor notice)	No	Yes (for § 70C-7-107 only)

State	State credit reporting law	Dispute timing in the state text	State act covers furnishers	Consumer statement right in state act	Private right of action
Vermont	9 V.S.A. §§ 2480a-2480g	30 business days after the agency receives notice from the consumer (§ 2480d(a))	Yes (limited: a furnisher may confirm deleted information only if it reasonably believes it is accurate, § 2480d(f))	No	Yes
Virginia	No statute found in our research	—	—	—	—
Washington	RCW 19.182.005-19.182.902	30 business days from receipt of the consumer's notice (RCW 19.182.090(1))	No	Yes	Yes
West Virginia	No statute found in our research	—	—	—	—
Wisconsin	No statute found in our research	—	—	—	—
Wyoming	No statute found in our research	—	—	—	—

Does my state limit medical debt on credit reports? (Table A-2)

Short answer: our research found a medical-debt law of some kind in 27 of 51 jurisdictions, and they differ a lot. Some bar reporting medical debt to credit bureaus. Some only require notice, a waiting period or a financial-assistance screening first. Some cover only certain providers, such as hospitals or ambulance services. At least one row says in its own text that no reporting restriction was found. Read the "What our research recorded" column before you assume anything.

There is no federal rule that bans all medical debt reporting. The CFPB's 2025 medical debt reporting rule was vacated by a federal court on July 11, 2025, as the CFPB's Regulation V rule page records. The FCRA itself allows medical debt information on a report when everything other than the account status or amount is reported using codes that do not identify, or provide information sufficient to infer, the provider or the nature of the services (15 U.S.C. §1681b(g)(1)(C); 15 U.S.C. §1681c(a)(6)). Federal law does limit some veterans' medical debt at the nationwide bureaus, under conditions you cannot confirm from your report (15 U.S.C. §1681c(a)(7)-(8)); Chapter 8 explains. This area changed recently. Check the CFPB's current guidance on the day you read this.

Treat every row as possibly contested. The CFPB's October 28, 2025 interpretive rule states its view that the FCRA generally preempts state credit-reporting laws in broad areas. That view is not a court ruling, and it does not have the force of law. But it means a state medical-debt rule may be challenged.

A medical collection is not an error just because it is medical. If the amount, the dates or the owner are wrong, that is an error you can dispute with proof. The CFPB notes that collecting or reporting a medical bill above what the No Surprises Act permits may violate federal law. Chapter 8 covers medical debt in detail.

State	Law	What our research recorded	Applies to	Effective date as recorded
Alabama	No statute found in our research	—	—	—
Alaska	No statute found in our research	—	—	—
Arizona	No statute found in our research	—	—	—
Arkansas	No statute found in our research	—	—	—
California	Cal. Civ. Code §§ 1785.3(j), 1785.20.6, 1785.27	Furnishers may not report medical debt to consumer credit reporting agencies (§ 1785.27(a)); a knowingly reported medical debt is void and unenforceable (§ 1785.27(b)); written medical-debt contracts entered on or after July 1, 2025 must carry a prescribed term (§ 1785.27(c)); users may not use medical debt on a report as a negative credit factor (§ 1785.20.6).	Any person furnishing medical-debt information to a consumer credit reporting agency; users of consumer credit reports in credit transactions; medical debt as defined in § 1785.3(j) (cosmetic surgery excluded per § 1785.3(j)(2))	January 1, 2025 for §§ 1785.3 (as amended) and 1785.20.6 (SB 1061); contract-term rule applies to contracts on or after July 1, 2025; current § 1785.27 text as amended by AB 1521 effective January 1, 2026

State	Law	What our research recorded	Applies to	Effective date as recorded
Colorado	Colo. Rev. Stat. §§ 5-18-103(11.5), 5-18-109(1)(f), 5-16-107(1)(r) †	Consumer reporting agencies may not make a consumer report containing any adverse item they know or should know concerns medical debt (§ 5-18-109(1)(f)(I)), except for credit transactions above the national conforming loan limit (§ 5-18-109(2)); collectors may not falsely represent that medical debt will be reported or scored (§ 5-16-107(1)(r)); both provisions are scheduled for repeal July 1, 2028.	Consumer reporting agencies; debt collectors and collection agencies collecting medical debt; medical debt as defined in § 5-18-103(11.5), excluding general-purpose credit-card debt	August 7, 2023 (HB23-1126, per the General Assembly bill page); scheduled repeal July 1, 2028
Connecticut	Conn. Gen. Stat. § 20-7i	Health care providers and collection entities (buyers or collectors of medical debt) doing business in Connecticut may not report any portion of a medical debt to a credit rating agency on and after July 1, 2024; any reported portion is void; provider-collector contracts must include a no-reporting clause. General-purpose credit card balances are excluded.	Health care providers (as defined in § 19a-17b) and collection entities doing business in Connecticut	July 1, 2024 (stated in § 20-7i(b); P.A. 24-6, S. 1)
Delaware	6 Del. C. §§ 2501J-2511J	No person may report any medical debt to a consumer reporting agency, and consumer reporting agencies may not issue reports they know or should know contain medical-debt information (§ 2507J). The chapter also bars interest and late fees, limits extraordinary collection actions by large health-care facilities, medical creditors and medical debt collectors, and requires deletion instructions during pending insurance appeals.	Any person (reporting ban, § 2507J(a)); consumer reporting agencies (§ 2507J(b)); large health-care facilities, medical creditors and medical debt collectors (collection rules). Medical debt is debt owed to a person whose primary business is providing health-care services, excluding general-purpose credit card balances.	Not recorded

State	Law	What our research recorded	Applies to	Effective date as recorded
District of Columbia	D.C. Law 26-172 (Medical Debt Mitigation Amendment Act of 2026), § 3(a)(1) adding D.C. Code § 28-3814(dd); § 5 amending D.C. Code § 15-103	Not yet in force (see the effective-date column). Once it applies, health care providers and debt collectors may not report the amount or existence of a patient's medical debt to a consumer reporting agency (§ 28-3814(dd)(6)(A)); also 180-day collection wait with 90 days' notice, 3% interest cap, limits during insurance appeals, lien and garnishment limits, and no revival of medical-debt judgments (§ 15-103(b)).	Health care providers (as defined) and debt collectors collecting medical debt, including original creditors, which § 28-3814(b)(5) includes in 'debt collector'	Law effective Aug. 20, 2026; under § 6(a) it applies 6 months after its fiscal effect is included in an approved budget and financial plan. As of the 2026-09-25 retrieval, the Code annotation to § 28-3814 states the amendment 'has not been implemented.'
Florida	Fla. Stat. § 395.3011; § 95.11(4)	Not a ban. Facilities licensed under chapter 395 may not report adverse information to credit bureaus (an extraordinary collection action) until they have screened for financial assistance, provided an itemized bill, billed insurers, waited out any grievance or appeal, and given 30 days' traceable written notice, and not while the patient negotiates in good faith or complies with a payment plan. A 3-year limitations period applies to suits on such facility medical debt.	Facilities licensed under Fla. Stat. chapter 395 (the statute's term is 'licensed facility'); the § 95.11(4) period applies to actions to collect medical debt for services rendered by such facilities	Not recorded
Georgia	No statute found in our research	—	—	—
Hawaii	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Idaho	Idaho Code §§ 48-301 to 48-315	Reporting adverse information about a patient to a consumer reporting agency is an 'extraordinary collection action' that may not be taken until the provider has timely billed the payer or patient, the patient has received a consolidated summary of services and a final notice before extraordinary collection action, and generally 90 days have passed after the later of those notices with all internal reviews, good faith disputes and appeals resolved; the wait for credit reporting may be shortened to 45 days with 30 days' written notice, at the cost of forgoing court collection actions. Noncompliance bars collection costs and fees and exposes the party to damages of the greater of actual damages or a set amount (up to treble or a set amount if willful).	Any person taking an extraordinary collection action against a patient in connection with a patient's debt to a health care provider or facility, including third parties collecting such debt.	January 1, 2021 (per 48-315, which states the original enactment by chapter 139, laws of 2020, carried an effective date of January 1, 2021, applying to extraordinary collection actions commenced on or after that date)
Illinois	815 ILCS 505/2EEEE †	Consumer reporting agencies may not furnish consumer reports containing adverse information they know or should know relates to medical debt or a medical debt collection action, and may not maintain such information in a consumer's file. Debt on general-purpose credit cards or general loans is excluded.	Consumer reporting agencies (as defined in 15 U.S.C. 1681a(f))	Not recorded
Indiana	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Iowa	Iowa Code § 85.27(6)	Narrow: pauses debt collection (as defined in 537.7102) of health service provider charges for treatment of an alleged work injury while a workers' compensation contested case is pending; collection after actual notice is a prohibited practice under 537.7103 with remedies under 537.5201. No general Iowa restriction on reporting medical debt to consumer reporting agencies was found.	Creditors and debt collectors collecting charges for treatment rendered to an employee by a health service provider, during a pending workers' compensation contested case proceeding	Not recorded
Kansas	No statute found in our research	—	—	—
Kentucky	No statute found in our research	—	—	—
Louisiana	2026 La. Acts No. 897 (SB 414, 2026 Regular Session), Louisiana Medical Debt Protection Act; codified section numbers not verified	Not verified in our research. A new Louisiana medical-debt statute (Act 897 of 2026) exists; whether it limits credit reporting of medical debt has not been verified, so it should not be relied on for credit reporting until its text is read.	Not recorded	6/9/2026 (per official bill history)
Maine	10 M.R.S. § 1310-H(4); 10 M.R.S. § 1308 (definitions); 32 M.R.S. §11002(7-A); 32 M.R.S. §11013	Consumer reporting agencies may not report medical debt, and medical creditors, debt collectors and debt buyers may not report it to them; separate collection rules bar interest and fees on known medical debt and condition litigation for households at or below 300% of federal poverty guidelines.	Consumer reporting agencies, medical creditors, debt collectors and debt buyers	Not recorded

State	Law	What our research recorded	Applies to	Effective date as recorded
Maryland	Md. Code Ann., Com. Law §14-1213; Md. Code Ann., Health-Gen. §§ 24-2501, 24-2502 (2025 Md. Laws ch. 121, HB 1020)	Consumer reporting agencies may not report adverse medical-debt information or medical-debt collection actions, or keep medical-debt information in consumer files, whenever the debt was incurred. Users may not use medical-debt information to judge creditworthiness. Medical providers and their agents or assignees may not disclose medical debt to consumer reporting agencies and must bar it in collection or sale contracts.	Consumer reporting agencies; users of consumer reports; persons whose primary business is providing medical services, products or devices, and their agents or assignees; collection entities by contract	October 1, 2025
Massachusetts	No statute found in our research	—	—	—
Michigan	No statute found in our research	—	—	—
Minnesota	Minn. Stat. §§ 332C.01-332C.05	Collecting parties (including licensed collection agencies and debt buyers) may not report medical debt to consumer reporting agencies, and consumer reporting agencies may not make consumer reports containing information they know or should know concerns medical debt.	Collecting parties collecting medical debt, collection agencies and debt buyers licensed under chapter 332, and consumer reporting agencies (as defined in 15 U.S.C. 1681a)	October 1, 2024
Mississippi	No statute found in our research	—	—	—
Missouri	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Montana	Mont. Code Ann. §§ 30-14-2601 to 30-14-2602	Montana-licensed ground or air ambulance services may not submit information to a consumer reporting agency about a patient's unpaid ambulance bill where the insurer or health plan paid based on plan charges, or where an uninsured patient paid toward the bill and filed an unfair-trade-practice complaint with the attorney general; a covered bill transferred to collections must carry a notice that it may not be reported as delinquent.	Ambulance services licensed under 50-6-306 providing ground or air ambulance transport, and collection agencies receiving covered bills (via the required notice)	Not recorded
Nebraska	No statute found in our research	—	—	—
Nevada	Nev. Rev. Stat. §§ 649.036-649.042, 649.366-649.369	Collection agencies must mail written notice at least 60 days before any action to collect a medical debt; a voluntary payment in that window may be accepted only with a disclosure that the debt will not be reported to a credit reporting agency during the window; no civil action below the justice-court jurisdictional amount (small claims excepted); collection/attorney fees capped at 5 percent; protections not waivable.	Collection agencies (NRS 649.020) collecting medical debt as defined in NRS 649.036	Not recorded
New Hampshire	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
New Jersey	N.J.S.A. 56:11-56 to 56:11-63 (P.L.2024, c.48)	Medical creditors and medical debt collectors may not report medical debt for health care services performed on or after the effective date; consumer reporting agencies may not report paid medical debt or medical debt under $500 regardless of when incurred; reported portions in violation are void; creditors/collectors must request deletion when an insurance appeal is pending or the debt is paid; collection actions wait 120 days after the first bill and an offered reasonable payment plan, with 30 days' notice; interest capped at 3 percent; wage garnishment limited for patients under 600 percent of the federal poverty level.	Medical creditors, medical debt collectors (including medical debt buyers) and consumer reporting agencies; medical debt excludes general-purpose credit card debt, veterinary debt, home equity or general-purpose lines of credit, retained insurance payments and secured debt	Sections 3 and 7 effective immediately upon enactment; remainder effective one year following the date of enactment (approved July 22, 2024)
New Mexico	NMSA 1978, §§ 57-32-1 to 57-32-10 †	Bars collection actions (sale of the debt, liens, bank or property attachment, lawsuits, wage garnishment) against patients determined to be indigent (household income at or below 200% FPL), and bars hiring third parties to collect from them; requires insurance and assistance screening before seeking payment, itemized billing information and payment receipts. The retrieved text does not restrict credit reporting of medical debt.	Health care facilities, third-party health care providers, medical creditors, medical debt collectors and medical debt buyers	Not recorded

State	Law	What our research recorded	Applies to	Effective date as recorded
New York	N.Y. Gen. Bus. Law §§ 380-a(v), 380-j(a)(3), 380-j(f)(1)(viii); N.Y. Pub. Health Law §§ 4925-4927 (added by L.2023, ch. 727, the Fair Medical Debt Reporting Act)	Consumer reporting agencies may not report or keep medical debt information (GBL § 380-j(a)(3), (f)(1)(viii)). Hospitals, licensed health care professionals and certified ambulance services may not furnish medical debt to consumer reporting agencies and must prohibit reporting in collection contracts; any portion furnished is void (PHL §§ 4926-4927 as enacted).	Consumer reporting agencies; hospitals licensed under PHL article 28; health care professionals under Education Law title 8; ambulance services certified under PHL article 30; collection entities through required contract terms	"This act shall take effect immediately." (L.2023, ch. 727, § 6); signed 12/13/2023
North Carolina	N.C. Gen. Stat. § 131E-91 (fair billing and collections practices for hospitals and ambulatory surgical facilities)	No North Carolina statute restricting credit reporting of medical debt was found. G.S. 131E-91 restricts hospital and ambulatory surgical facility collection practices: no collections referral while a charity care or financial assistance application is pending, 30 days' written notice before referral, collectors must describe charity care policies and need written consent before suing, plus lien and forced-sale limits on principal residences.	Hospitals and ambulatory surgical facilities licensed under G.S. Chapter 131E, and the collection agencies or assignees they use	Not recorded
North Dakota	No statute found in our research	—	—	—
Ohio	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Oklahoma	63 O.S. § 1-725.17 (with definitions at 63 O.S. § 1-725.11)	A hospital not in material compliance with Oklahoma's hospital price transparency requirements on the date of service may not initiate or pursue collection action for that debt; a hospital found by a judge or jury to be materially out of compliance must refund amounts paid, pay a penalty equal to the debt, dismiss collection suits with prejudice, pay the patient's fees and costs, and remove or cause removal of any consumer-reporting-agency report relating to the debt.	Hospitals licensed under 63 O.S. § 1-702 or owned or operated by a state agency; debts of patients and patient guarantors for hospital items or services	November 1, 2025
Oregon	ORS 646A.677 (as amended by Or. Laws 2025, ch. 343, § 1 (SB 605))	No person may report the amount or existence of an Oregon resident's medical debt to a consumer reporting agency (ORS 646A.677(11)(a)); a consumer reporting agency may not include an item it knows or reasonably should know is medical debt in a consumer report (ORS 646A.677(12)); violations are unlawful practices under ORS 646.608, and a court may declare the debt void and uncollectible for a reporting violation.	Any person furnishing to a consumer reporting agency (subsection 11) and consumer reporting agencies (subsection 12); medical debt owed by a resident of Oregon, including amounts not past due or paid in part or full; collection rules apply to hospitals, nonprofit hospital-affiliated clinics and debt collectors	January 1, 2026 per the Oregon DCBS release of December 30, 2025; the ORS text itself does not state an effective date (its definitions reference 15 U.S.C. 1681a "as in effect on January 1, 2026")
Pennsylvania	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Rhode Island	R.I. Gen. Laws §§ 6-60-1 to 6-60-5 (P.L. 2024, ch. 224 and ch. 225); see also § 6-13.1-20 as amended by P.L. 2025, ch. 300 and 301	Healthcare providers, licensed facilities and certified emergency medical transportation services may not furnish medical debt to consumer reporting agencies, and collection contracts must prohibit reporting (§ 6-60-2); credit reporting agencies may not acquire, record or report medical debt or include adverse information related to it (§ 6-60-3); collectors may not misrepresent that medical debt will be reported and must include prescribed language in correspondence (§ 6-60-4); per-day liability after a 30-day cure period (§ 6-60-5).	Healthcare providers (§ 27-81-3), healthcare facilities licensed under chapter 17 of title 23, certified emergency medical transportation services, collection entities and debt collectors under contract, credit/consumer reporting agencies, and creditors, debt collectors and collection agencies collecting medical debt	January 1, 2025 (P.L. 2024, ch. 225, § 2; codified history notes also cite P.L. 2024, ch. 224, effective January 1, 2025)
South Carolina	S.C. Code Ann. § 37-5-117	Notice requirement only: a health care services provider must give twenty days' prior mailed notice before submitting a debt to a credit bureau or credit reporting agency or filing a lien. No ban on reporting medical debt was found in enacted law.	Providers of health care services	Not recorded
South Dakota	No statute found in our research	—	—	—
Tennessee	No statute found in our research	—	—	—

State	Law	What our research recorded	Applies to	Effective date as recorded
Texas	Tex. Bus. & Com. Code § 20.05(a)(5), (c), (d); Tex. Health & Safety Code §§ 185.001-185.003	Consumer reporting agencies may not report medical-coded collections for an insured consumer's post-cost-sharing out-of-network balance owed to an emergency care or facility-based provider (Bus. & Com. Code § 20.05(a)(5)), subject to the large-transaction exceptions in § 20.05(b); providers may not pursue debt collection without first issuing a compliant itemized bill (Health & Safety Code § 185.002(e)). The enforceability of § 20.05(a)(5) is contested; check its current status before relying on it.	Consumer reporting agencies (§ 20.05); health care providers as defined in Health & Safety Code § 185.001(2), excluding federally-qualified health centers (ch. 185)	Bus. & Com. Code § 20.05: section history lists 'Amended by: Acts 2019, 86th Leg., R.S., Ch. 340 (S.B. 1037), Sec. 1, eff. May 31, 2019' (the note does not say which subdivision that act changed). Health & Safety Code ch. 185: 'Added by Acts 2023, 88th Leg., R.S., Ch. 271 (S.B. 490), Sec. 1, eff. September 1, 2023'; § 185.002 'Amended by: Acts 2025, 89th Leg., R.S., Ch. 717 (H.B. 216), Sec. 1, eff. September 1, 2025.'
Utah	No statute found in our research	—	—	—
Vermont	9 V.S.A. § 2466d; 18 V.S.A. §§ 9481, 9485(b), 9487	Credit reporting agencies may not report or maintain medical debt information in a consumer's file (9 V.S.A. § 2466d(a)), and large health care facilities and medical debt collectors may not report or furnish any portion of a medical debt to a credit reporting agency (18 V.S.A. § 9485(b)); definitions exclude veterinary debt, general-purpose credit card or credit line balances, and secured debt.	Credit reporting agencies (9 V.S.A. § 2466d); large health care facilities (licensed hospitals, affiliated outpatient clinics, licensed ambulatory surgical centers) and medical debt collectors (18 V.S.A. §§ 9481, 9485(b))	9 V.S.A. § 2466d: '(Added 2025, No. 21, § 4, eff. July 1, 2025.)'. 18 V.S.A. § 9485: '(Added 2021, No. 119 (Adj. Sess.), § 1, eff. July 1, 2022; amended 2025, No. 21, § 7, eff. July 1, 2025.)'

State	Law	What our research recorded	Applies to	Effective date as recorded
Virginia	Va. Code § 59.1-444.4; §§ 59.1-611 to 59.1-613 (Medical Debt Protection Act); see also § 8.01-246(B)	Listed health care providers and EMS agencies may not report any portion of a medical debt to a consumer reporting agency, and collection entities may not report medical debt collection to one (§ 59.1-444.4). The Medical Debt Protection Act treats credit reporting as an extraordinary collection action that cannot occur until 120 days after the final invoice due date and 30 days after a required notice (§§ 59.1-611, 59.1-612(E)).	Medical care facilities listed in § 32.1-102.1:3, persons licensed or certified by a health regulatory board within the Department of Health Professions, emergency medical services agencies, collection entities collecting medical debt; for Chapter 59, medical creditors, medical debt collectors and buyers, and large health care facilities	§ 59.1-444.4: not stated in the fetched text (2024 Acts c. 751, approved April 8, 2024, has no effective-date clause); §§ 59.1-611 to 59.1-613: July 1, 2026 (2025 Acts c. 692, clause 2)
Washington	RCW 19.182.040(1)(g); RCW 19.16.250(28)(a)(iii); RCW 19.16.100(11)	Consumer reporting agencies may not include medical debt (as defined in RCW 19.16.100) in consumer reports, with no large-transaction exception for that item; licensed collection agencies may not report adverse information about medical debt to credit reporting agencies. A collection violation of subsection (28) is a Consumer Protection Act violation.	Consumer reporting agencies (RCW 19.182.040) and licensed collection agencies and their employees (RCW 19.16.250(28))	Not recorded
West Virginia	No statute found in our research	—	—	—
Wisconsin	No statute found in our research	—	—	—
Wyoming	No statute found in our research	—	—	—

How long can a creditor sue me over an old debt in my state? (Table A-3)

Short answer: every jurisdiction has time limits for lawsuits, called statutes of limitations, and our research recorded them for all 51. The limit depends on the kind of debt, so Table A-3 lists several kinds. Many cells carry notes and section numbers because the rule is not a single number.

Five things to know before you use this table:

1. **A time limit to sue is not a time limit to report.** Federal law sets separate reporting periods. Most negative items can be reported for seven years, counted from dates the law defines, and bankruptcy cases for up to 10 (15 U.S.C. §1681c). Your state's lawsuit limit does not shorten those periods. Selling a debt to a new collector does not restart the federal reporting clock.
2. **The debt does not disappear.** The CFPB says a debt doesn't generally expire or disappear until it's paid. In most states a collector can still ask you to pay a time-barred debt. What a covered debt collector may not do is sue or threaten to sue you on it (12 CFR 1006.26), with an exception for proofs of claim filed in a bankruptcy case.
3. **A payment or a written acknowledgment can restart the clock in some states.** The FTC's Debt Collection FAQs warn that in some states, making a payment or acknowledging in writing that you owe the debt resets the limit. Some other states say the opposite: a payment or acknowledgment made after the time limit has run does not revive the debt, at least for the kinds of debt those laws cover (for example, Md. Code Ann., Cts. & Jud. Proc. §5-1202(b)(1); Minn. Stat. § 541.053; N.Y. CPLR 214-i; RCW 4.16.270). Before you pay anything or sign anything on an old debt, check your state's rule or ask a legal aid office.
4. **You usually have to raise it yourself.** The CFPB explains that a court may still award a judgment against you if you do not show up and raise the time limit as a defense. Never ignore court papers.
5. **Which state's law applies can vary.** On the same page, the CFPB lists the type of debt, the state where you live and the state law named in your credit agreement as factors.

"Not separately recorded" means our research did not record a separate period for that kind of debt. Another period in the same row, or a section in the statute, may cover it.

The "Court judgment" column is not one kind of limit. Depending on the state, the number is the time to sue on a judgment, the time before a judgment goes dormant, the time after which it is presumed paid, or the life of a judgment lien, and many states let a judgment be renewed or revived. Where the kind of limit matters, the cell says so; for the rest, read the statute.

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Alabama	Ala. Code §§ 6-2-16, 6-2-32, 6-2-34, 6-2-37; § 7-3-118 †	6 years	6 years	3 for open or unliquidated accounts (§ 6-2-37(1)); 6 for stated or liquidated accounts (§ 6-2-34(5))	6 years	20 years
Alaska	Alaska Stat. §§ 09.10.040, 09.10.053, 09.10.110, 09.10.200, 09.10.210; § 45.03.118	3 years	3 years	3 years	6 years	10 years
Arizona	Ariz. Rev. Stat. §§ 12-543, 12-548, 12-508, 12-1551, 47-3118	6 years	3 years	3 for stated or open accounts (§ 12-543(2)); 6 for credit-card debt (§ 12-548(A)(2))	6 years	10 from entry, renewable (§ 12-1551)
Arkansas	Ark. Code Ann. §§ 16-56-105, 16-56-111, 16-56-114; § 4-3-118 †	5 years	3 years	Not separately recorded	5 for a note payable at a definite time (§ 4-3-118(a)); demand notes 5 years after demand (§ 4-3-118(b))	10 years

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
California	Cal. Code de Civ. Proc. § § 337, 337a, 337.5, 339, 360, 683.020	4 years	2 years	4 for a book account, an account stated based on a written account, or an open current account whose items are in writing (§ 337(b)); § 337a excludes consumer debt incurred on or after July 1, 2024 from the definition of book account	4 as an obligation founded on an instrument in writing (§ 337(a)); Commercial Code § 3118 for negotiable instruments not retrieved	10 (§ 337.5(b) action upon a judgment; § 683.020 enforcement period)
Colorado	Colo. Rev. Stat. §§ 13-80-101, 13-80-103.5, 13-52-102 †	6 for actions to recover a liquidated debt or determinable amount, or to enforce an instrument evidencing a debt (§ 13-80-103.5(1)(a)); 3 for contract actions generally (§ 13-80-101(1)(a))	3 for contract actions generally (§ 13-80-101(1)(a)); § 13-80-103.5(1)(a) (6 years, liquidated debt) is not limited to written contracts on its face	Not separately recorded	6 (instrument evidencing a debt, § 13-80-103.5(1)(a))	20 to issue execution from entry unless revived (§ 13-52-102(2)(a)); real-estate judgment lien 6 years unless revived (§ 13-52-102(1))
Connecticut	Conn. Gen. Stat. §§ 52-576, 52-581, 52-598; § 42a-3-118	6 years	3 years	6 years	6 years	20 for execution and 25 for an action on the judgment (§ 52-598(a)); small claims 10 and 15 (§ 52-598(b))

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Delaware	10 Del. C. §§ 8106, 8108, 8109; 10 Del. C. §§ 4711-4715	3 (actions based on a promise, § 8106(a)); written contracts involving at least $100,000 may specify up to 20 years (§ 8106(c))	3 years	3 (§ 8106(a)); for a mutual running account the period does not run while the account stays open and current (§ 8108)	6 years	Real-estate judgment lien lasts 10 years, renewable (§§ 4711-4715); no separate limit on the judgment itself was located
District of Columbia	D.C. Code § 12-301; D.C. Code § 28-3814(l), (o); D.C. Code § 15-101; D.C. Code § 28:3-118	3 (simple contract, § 12-301(a)(7)); consumer debt 3 years under § 28-3814(o) for suits filed on or after Sept. 1, 2021, including sealed contracts; 12 for non-consumer instruments under seal (§ 12-301(a)(6))	3 years	3 (§ 28-3814(o) names open account and account stated for consumer debt; § 12-301(a)(7)-(8) otherwise)	6 for negotiable notes payable at a definite time (§ 28:3-118(a)); consumer-debt suits are limited to 3 years by § 28-3814(o) 'notwithstanding' other statutes unless shorter	12 years
Florida	Fla. Stat. §§ 95.11, 95.04	5 years	4 years	4 for store accounts and obligations not founded on a written instrument (§ 95.11(3)(j)); 5 if founded on a written instrument (§ 95.11(2)(b))	5 (action on a written instrument, § 95.11(2)(b)); no separate note provision captured	20 for a Florida court of record (§ 95.11(1)); 5 for other courts (§ 95.11(2)(a))

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Georgia	O.C.G.A. §§ 9-3-24, 9-3-25, 9-3-110, 9-12-60, 9-12-61, 11-3-118 †	6 years	4 years	4 years	6 years	7 until dormant (§ 9-12-60); revival within 3 more (§ 9-12-61)
Hawaii	Haw. Rev. Stat. §§ 657-1, 657-5, 490:3-118	6 years	6 years	6 years	6 years	10, then presumed paid unless extended; never beyond 20 (§ 657-5)
Idaho	Idaho Code §§ 5-215, 5-216, 5-217, 5-222, 5-238, 10-1111, 28-3-118	5 years	4 years	Not separately recorded	6 years	11 years
Illinois	735 ILCS 5/13-205, 5/13-206, 5/12-108, 5/13-218 †	10 years	5 years	Not separately recorded	10 years	7 to enforce unless revived (5/12-108(a)); a revival petition may be filed up to 20 after entry (5/13-218)

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Indiana	IC 34-11-2-7, 34-11-2-9, 34-11-2-11, 34-11-2-12; IC 34-11-9-1 †	6 years	6 years	6 years	6 years	20 years
Iowa	Iowa Code §§ 614.1(4)-(6), 614.5, 614.11; § 554.3118	10 years	5 years	Not separately recorded	Not separately recorded	20 years
Kansas	K.S.A. 60-511, 60-512, 60-520, 60-2403; K.S.A. 84-3-118	5 years	3 years	Not separately recorded	6 years	5 until dormant unless renewed or executed on (60-2403)
Kentucky	KRS 413.090, 413.120, 413.160; KRS 355.3-118 †	10 (contracts executed after July 15, 2014); 15 (executed on or before that date)	5 years	Not separately recorded	6 years	15 years
Louisiana	La. Civ. Code arts. 3494, 3498, 3499, 3501, 3464	10 years	10 years	3 years	5 years	10 years

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Maine	14 M.R.S. §§ 751, 752, 860, 864; 11 M.R.S. §3-1118; 32 M.R.S. §11013(7)-(8)	6 years	6 years	6 years	6 for a negotiable note payable at a definite time (11 M.R.S. §3-1118(1)); 20 for a promissory note signed in the presence of an attesting witness (14 M.R.S. §751)	20 (presumption of payment, 14 M.R.S. §864)
Maryland	Md. Code Ann., Cts. & Jud. Proc. §§ 5-101, 5-102, 5-1202; Md. Code Ann., Com. Law §3-118	3 years	3 years	3 years	6 for a negotiable note payable at a definite time (Com. Law §3-118(a)); 12 for a promissory note under seal (Cts. & Jud. Proc. §5-102(a)(1))	12 years
Massachusetts	M.G.L. c. 260, §§ 1, 2, 13, 20; M.G.L. c. 106, §3-118	6 years	6 years	6 years	6 for a negotiable note payable at a definite time (c. 106, §3-118(a)); 20 for a promissory note signed in the presence of an attesting witness, if the original payee sues (c. 260, §1)	20 (presumption of payment, c. 260, §20)
Michigan	Mich. Comp. Laws §§ 600.5807, 600.5809	6 years	6 years	Not separately recorded	Not separately recorded	10 years

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Minnesota	Minn. Stat. §§ 541.04, 541.05, 541.053	6 years	6 years	6 years	Not separately recorded	10 years
Mississippi	Miss. Code Ann. §§ 15-1-29, 15-1-43, 15-1-49, 75-3-118 †	3 years	3 years	3 years	6 years	7 years
Missouri	RSMo §§ 516.110, 516.120, 516.320, 516.350; RSMo § 400.3-118	10 for a writing for the payment of money or property (§ 516.110(1)); other contracts 5 (§ 516.120(1))	5 years	Not separately recorded	10 years	10, then presumed paid (§ 516.350)
Montana	Mont. Code Ann. §§ 27-2-201, 27-2-202, 27-2-409	6 years	5 years	5 years	Not separately recorded	10 years
Nebraska	Neb. Rev. Stat. §§ 25-205, 25-206, 25-216, 25-1420, 25-10, 25-1515	5 years	4 years	Not separately recorded	Not separately recorded	5 until dormant (§ 25-1515); revival action within 10 after that (§ 25-1420)

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Nevada	Nev. Rev. Stat. §§ 11.190, 11.200, 11.210, 11.390; § 104.3118	6 years	4 years	4 years	6 years	6 years
New Hampshire	N.H. Rev. Stat. Ann. §§ 508:4, 508:5, 508:6; § 382-A:3-118	3 years	3 years	3 years	6 years	20 years
New Jersey	N.J.S.A. 2A:14-1, 2A:14-5, 2A:14-24; 12A:3-118 †	6 years	6 years	6 years	6 years	20 years
New Mexico	NMSA 1978, §§ 37-1-2, 37-1-3, 37-1-4, 37-1-16 †	6 years	4 years	4 years	6 years	14 for New Mexico judgments (§ 37-1-2); other jurisdictions' judgments use that jurisdiction's period, not over 14

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
New York	N.Y. CPLR 211(b), 213, 213-d, 214-i; N.Y. Gen. Oblig. Law § 17-101	6 (CPLR 213(2)); 3 for an action on a consumer credit transaction against the consumer (CPLR 214-i)	6 (CPLR 213(2), express or implied); 3 for a consumer credit transaction (CPLR 214-i)	not separately stated; contract actions 6 (CPLR 213(2)), consumer credit transactions such as credit card accounts 3 (CPLR 214-i)	6 (CPLR 213(2)); 3 if the note arises from a consumer credit transaction (CPLR 214-i)	20 (CPLR 211(b) presumption of payment)
North Carolina	N.C. Gen. Stat. §§ 1-26, 1-31, 1-47, 1-52(1), 25-3-118	3 (G.S. 1-52(1)); 10 if under seal (G.S. 1-47(2))	3 (G.S. 1-52(1), express or implied)	3 (G.S. 1-52(1)); accrual for a mutual, open and current account under G.S. 1-31	6 for a negotiable note payable at a definite time (G.S. 25-3-118(a)); 10 if under seal (G.S. 25-3-118(h), 1-47(2))	10 (G.S. 1-47(1))
North Dakota	N.D. Cent. Code §§ 28-01-15, 28-01-16, 28-01-36, 41-03-18 †	6 years	6 years	Not separately recorded	6 years	10 years
Ohio	Ohio Rev. Code §§ 2305.06, 2305.07, 1303.16, 2329.07, 2325.18	6 years	4 (§ 2305.07(A)); consumer-transaction claims 6 whether or not in writing (§ 2305.07(C))	6 years	6 years	5 until dormant (§ 2329.07(B)(1)); revival within 10 after that (§ 2325.18(A))

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Oklahoma	12 O.S. §§ 95, 101, 735; 12A O.S. § 3-118	5 years	3 years	Not separately recorded	6 years	5 unless kept alive by execution, renewal or other listed steps (12 O.S. § 735)
Oregon	ORS 12.070, 12.080, 12.230, 12.240	6 years	6 years	Not separately recorded	Not separately recorded	10 years
Pennsylvania	42 Pa. C.S. §§ 5525, 5526, 5527, 5529	4 years	4 years	Not separately recorded	4 years	4 for an action on a judgment (§ 5525(a)(5)); execution against personal property within 20 (§ 5529(a))
Rhode Island	R.I. Gen. Laws §§ 9-1-13(a), 9-1-17	10 years	10 years	Not separately recorded	Not separately recorded	20 years
South Carolina	S.C. Code Ann. §§ 15-3-120, 15-3-520, 15-3-530, 15-3-610, 15-35-810	3 years	3 years	3 years	3 years	10 (life of the judgment lien, § 15-35-810)

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
South Dakota	S.D. Codified Laws §§ 15-2-4, 15-2-6, 15-2-8, 15-2-13, 15-2-29, 57A-3-118	6 years	6 years	6 years	6 years	20 for South Dakota judgments (15-2-6(1)); 10 for other courts' judgments (15-2-8(1))
Tennessee	Tenn. Code Ann. §§ 28-3-109, 28-3-110, 47-3-118 †	6 years	6 years	6 years	6 years	10 years
Texas	Tex. Civ. Prac. & Rem. Code §§ 16.004, 16.051, 16.065, 31.006, 34.001; Tex. Bus. & Com. Code § 3.118	4 years	4 years	4 years	6 years	10 until dormant (§ 34.001); revival within 2 more (§ 31.006)

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
Utah	Utah Code §§ 78B-2-113, 78B-2-307, 78B-2-309, 78B-2-311, 78B-2-312; § 70A-3-118	6 years	4 years	4 years	6 years	8 years
Vermont	12 V.S.A. §§ 506, 508, 511, 591; 9A V.S.A. § 3-118	6 years	6 years	6 years	6 years	8 years
Virginia	Va. Code §§ 8.01-246, 8.01-251, 8.01-229(G), 8.3A-118	5 years	3 years	Not separately recorded	6 years	10 for judgments dated on or after July 1, 2021 (§ 8.01-251(A)); 20 for earlier ones
Washington	RCW 4.16.020, 4.16.040, 4.16.080, 4.16.270, 4.16.280; RCW 6.17.020; RCW 62A.3-118	6 years	3 years	6 years	6 years	10 years

State	Where the time limits are	Written contract	Oral contract	Open account	Promissory note	Court judgment
West Virginia	W. Va. Code § § 55-2-6, 55-2-8; § 38-3-18; § 46-3-118	10 years	5 years	Not separately recorded	5 years	10 years
Wisconsin	Wis. Stat. §§ 893.43, 893.40, 893.05; Wis. Stat. § 403.118	6 years	6 years	6 (§ 893.43 applies to any contract, obligation or liability, express or implied; no separate open-account or credit-card period was located)	6 for negotiable notes payable at a definite time (§ 403.118(1))	20 years
Wyoming	Wyo. Stat. §§ 1-3-105, 1-3-119, 1-17-307; Wyo. Stat. § 34.1-3-118 †	10 years	8 years	No separate provision located; § 1-3-105 applies 10 years to written and 8 years to unwritten contracts, so the period depends on whether the account terms are in writing	6 for negotiable notes payable at a definite time (§ 34.1-3-118(a)); a non-negotiable written promise falls under the 10-year written-contract period	5-year dormancy if no execution issues (§ 1-17-307); revival provisions not retrieved

Where can I complain, and which state offices do the laws name? (Table A-4)

Short answer: start with a dispute, then use the federal complaint routes, then your state's offices. For a credit report error, the CFPB says you must first dispute directly with the credit bureau before a complaint about inaccurate information. After that, these federal routes are open in every state:

- **CFPB complaint portal:** consumerfinance.gov/complaint. It accepts complaints about credit reports, debt collection, and debt and credit management. The CFPB says companies generally respond in 15 days. You can also call (855) 411-2372.
- **FTC:** ReportFraud.ftc.gov for problems with a credit repair company, a scam, or a bad business practice.
- **Identity theft:** IdentityTheft.gov to report identity theft to the FTC and get a free personal recovery plan.
- **Your state attorney general and consumer protection office:** the FTC's Fixing Your Credit FAQs point to the attorney general complaint directory and the USAGov list of state consumer protection offices.

What Table A-4 adds. For each state it shows the office that a statute names for credit repair (credit services) businesses, whether our research recorded a licensing or registration requirement for debt collectors, and any other state office named in the statute text we quoted. That helps you check whether a credit repair company or a collector is registered, and which office enforces a law.

What it does not include. Our research did not collect complaint forms, mailing addresses or phone numbers for state offices. Search for the named office's own official website. Where a statute also sets penalty or damages amounts, we leave the amounts out; read the statute if you need them. If no office is named for your state, the attorney general directory above is a good place to start.

Our research found a state law covering credit repair (credit services) businesses in 40 of 51 jurisdictions and a state law on debt collectors in 43 of 51. In a few states the credit repair row is a debt management, credit counseling, loan broker or collection agency law whose definition reaches credit repair, and a few debt collection rows are only a business license tax; the table marks these. The federal Credit Repair Organizations Act and the federal debt collection rules apply in every state.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Alabama	No statute found in our research	—	Yes (a business privilege license tax only, Ala. Code § 40-12-80; no collection-conduct statute found)	None named in the provisions we quoted

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Alaska	No statute found in our research	—	Yes	None named in the provisions we quoted
Arizona	Ariz. Rev. Stat. §§ 44-1701 to 44-1712	None named in our record	Yes	*Debt collection law* (Ariz. Rev. Stat. Title 32, Chapter 9 (collection agencies), including §§ 32-1001, 32-1004, 32-1021, 32-1051, 32-1053, 32-1055, 32-1056, 32-1057) — § 32-1021(A): License applications go to the Department of Insurance and Financial Institutions, with a financial statement and a bond scaled to income.
Arkansas	Ark. Code Ann. §§ 4-91-201, 4-91-202 †	None named in our record	Yes	None named in the provisions we quoted
California	Cal. Civ. Code §§ 1789.10-1789.26	California Department of Justice (Attorney General); bond filed with the Secretary of State	Yes	None named in the provisions we quoted
Colorado	Colo. Rev. Stat. §§ 5-19-101 to 5-19-114 †	None named in our record	Yes	None named in the provisions we quoted
Connecticut	Conn. Gen. Stat. § 36a-700	None named in our record	Yes	None named in the provisions we quoted
Delaware	6 Del. C. §§ 2401-2414	Delaware Secretary of State	Yes (an occupational license tax only, 30 Del. C. § 2301(a)(11); no collection-conduct statute found)	None named in the provisions we quoted

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
District of Columbia	D.C. Code §§ 28-4601-28-4608	The Mayor (D.C. Code § 28-4602); $300 registration fee and $200 annual fee. The administering department is not named in the Code text.	Not recorded	None named in the provisions we quoted
Florida	Fla. Stat. §§ 817.7001-817.706	None named in our record	Yes	None named in the provisions we quoted
Georgia	O.C.G.A. § 16-9-59 †	None named in our record	No statute found in our research	None named in the provisions we quoted
Hawaii	Haw. Rev. Stat. § 481B-12 — Narrow: prohibited practices only; no registration or bond statute found	None named in our record	Yes	*Debt collection law* (Haw. Rev. Stat. ch. 443B (Collection Agencies) and ch. 480D (Collection Practices)) — § 443B-3(a): A collection agency must register with the Department of Commerce and Consumer Affairs before collecting from Hawaii residents.
Idaho	Idaho Code §§ 26-2222(5), 26-2223(8), 26-2226, 26-2229(3), 26-2229A(8)-(9), 26-2232A, 26-2238, 26-2239 — Narrow: credit repair rules inside the Idaho Collection Agency Act	Idaho Department of Finance (license issued by the director)	Yes	*Debt collection law* (Idaho Code §§ 26-2221 to 26-2251) — § 26-2223(2): Collecting or receiving payment for others requires a license from the director of the Idaho Department of Finance. § 26-2229A(2): The Department of Finance director may enforce the federal FDCPA against collection agencies that are or should be licensed.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Illinois	815 ILCS 605/1 et seq. (sections 3-16 retrieved) †	Illinois Secretary of State	Yes	*Debt collection law* (205 ILCS 740/2, 740/2.03, 740/4, 740/9, 740/9.3) — 205 ILCS 740/4: A collection agency needs a license under the Act (issued by the Department of Financial and Professional Regulation) to collect in Illinois, with an exception for certain out-of-state agencies collecting only by interstate communication.
Indiana	IC 24-5-15-1 to 24-5-15-11 †	None named in our record	Yes	*Debt collection law* (IC 25-11-1-1 to 25-11-1-3 (collection agency licensing); IC 24-5-0.5-2, 24-5-0.5-3(b)(20), 24-5-0.5-4 (Deceptive Consumer Sales Act as applied to debt collectors)) — IC 25-11-1-3(b): A person must apply to the Indiana Secretary of State for a collection agency license.
Iowa	Iowa Code §§ 538A.1-538A.14	Iowa Secretary of State	No (an annual notification filing instead, § 537.6202)	*Debt collection law* (Iowa Code §§ 537.7101-537.7103; § 537.5201; §§ 537.6201-537.6203) — § 537.6202(1): Covered creditors and debt collectors must file a notification with the administrator designated in 537.6103 when starting business and annually by January 31. *Freeze and identity theft law* (Iowa Code §§ 714G.1-714G.11; Iowa Code §§ 715A.8(8), 715A.9A) — § 715A.9A(1): The attorney general may issue an identity theft passport to a person who has filed a police report stating that the person is an identity theft victim.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Kansas	K.S.A. 50-1116 through 50-1135 — written mainly around debt management plans; § 50-1117(d)(2) includes credit improvement	Kansas Office of the State Bank Commissioner (license issued by the commissioner; deputy commissioner of the consumer and mortgage lending division)	No statute found in our research	None named in the provisions we quoted
Kentucky	No statute found in our research	—	No statute found in our research	None named in the provisions we quoted
Louisiana	La. R.S. 9:3573.1 through 9:3573.16	Louisiana Attorney General (registration statement required before advertising; bond filed with the Attorney General)	Yes	*Debt collection law* (La. R.S. 9:3534.1; La. R.S. 9:3562 (former Collection Agency Regulation Act, La. R.S. 9:3576.1 et seq., repealed by Acts 2003, No. 638)) — § 9:3534.1(B): Collection agencies and debt collectors doing business in Louisiana must register with the Secretary of State. *Freeze and identity theft law* (La. R.S. 9:3571.1(H)-(Z); La. R.S. 9:3568) — § 9:3568(A): Identity-theft victims may file police reports with the attorney general's office or local police or sheriff where they live.
Maine	9-A M.R.S. §§ 10-101 to 10-401 (Maine Consumer Credit Code, Article 10) — Narrow: the loan broker article, whose definition covers improving a credit record	The administrator under the Maine Consumer Credit Code (license under 9-A M.R.S. §10-201)	Yes	*Debt collection law* (32 M.R.S. §§ 11001-11054 (Title 32, Chapter 109-A)) — 32 M.R.S. §11031(1): Debt collectors must hold a license from the Superintendent to do business in Maine.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Maryland	Md. Code Ann., Com. Law §§ 14-1901 to 14-1916; Md. Code Ann., Fin. Inst. §§ 11-301 to 11-305 and §11-206	Commissioner of Financial Regulation, Maryland Department of Labor (license; NMLS)	Yes	*Credit reporting act* (Md. Code Ann., Com. Law §§ 14-1201 to 14-1227) — Com. Law §14-1215: Consumer reporting agencies must register with the Commissioner of Financial Regulation every year.
Massachusetts	M.G.L. c. 93, §§ 68A-68E	None named in our record	Yes	*Debt collection law* (M.G.L. c. 93, §§ 24-28 (debt collector licensing) and §49 (creditor collection practices); M.G.L. c. 93A, §9) — M.G.L. c. 93, §24A(a): Debt collectors need a license from the Commissioner of Banks and a bond on file with the state treasurer.
Michigan	Mich. Comp. Laws §§ 445.1821-445.1826	None named in our record	Yes	None named in the provisions we quoted
Minnesota	Minn. Stat. §§ 332.52-332.60	Minnesota Commissioner of Commerce	Yes	*Credit reporting act* (Minn. Stat. §§ 13C.001-13C.04) — § 13C.04: The chapter is enforced by the attorney general or county attorney under sections 8.31 and 325F.70, and the public and private remedies under those sections apply. *Debt collection law* (Minn. Stat. §§ 332.31-332.45) — § 332.33, subd. 1: Collection agencies and debt buyers must hold a license, and individual collectors must register with the Commissioner of Commerce. § 332.37(a)(23): The first mailed contact with a Minnesota debtor must state that the collection agency (or debt buyer) is licensed by the Minnesota Department of Commerce. § 332.39: The attorney general or a county attorney may seek an injunction against violations.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Mississippi	Miss. Code Ann. §§ 81-22-1 to 81-22-28 (Mississippi Debt Management Services Act), as brought forward in 2026 H.B. 1265 — Narrow: a debt management law whose definition includes improving a credit record; governor approval of 2026 H.B. 1265, which removed the Act's July 1, 2026 repeal date, was not confirmed from an official source	Mississippi Department of Banking and Consumer Finance (Commissioner) - license	No statute found in our research	None named in the provisions we quoted
Missouri	RSMo §§ 407.635-407.644	Missouri director of finance (per current text of 407.640, effective Aug. 28, 2026)	No statute found in our research	None named in the provisions we quoted
Montana	No statute found in our research	—	No statute found in our research	*Medical-debt law* (Mont. Code Ann. §§ 30-14-2601 to 30-14-2602) — § 30-14-2602(1)(b)(ii): The ambulance-bill reporting limit also applies where an uninsured patient paid toward the bill and filed an unfair-trade-practice complaint with the attorney general's office about the charges. *Freeze and identity theft law* (Mont. Code Ann. §§ 30-14-1726 to 30-14-1736; § 31-3-132 (identity theft block); § 46-24-220 (identity theft passport)) — § 46-24-220(1)(a): The attorney general may issue an identity theft passport to an identity theft victim who has filed a police report.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Nebraska	Neb. Rev. Stat. §§ 45-801 to 45-815	Nebraska Secretary of State	Yes	None named in the provisions we quoted
Nevada	Nev. Rev. Stat. §§ 598.741-598.787; registration and security §§ 598.721-598.736	Division of Mortgage Lending, Department of Business and Industry (Commissioner of Mortgage Lending)	Yes	*Debt collection law* (Nev. Rev. Stat. ch. 649 (§§ 649.005-649.440)) — § 649.075(1): Collection agencies must be licensed by the Commissioner of Financial Institutions before collecting in Nevada. *Freeze and identity theft law* (Nev. Rev. Stat. §§ 598C.300-598C.390; § 205.4651) — § 205.4651(1)(a): A Nevada resident who has filed a signed written identity theft report with a law enforcement agency may apply for an identity theft program card through an agency designated by the Attorney General.
New Hampshire	N.H. Rev. Stat. Ann. §§ 359-D:1-359-D:11	No registration found; a copy of any required surety bond, or trust account details, is filed with the Secretary of State (RSA 359-D:8, I)	Not recorded	*Debt collection law* (N.H. Rev. Stat. Ann. §§ 358-C:1-358-C:5) — § 358-C:4, VI: A violation is also an unfair or deceptive act under the Consumer Protection Act, enforceable by the Attorney General.
New Jersey	No statute found in our research	—	No (a bond filed with the Secretary of State instead, N.J.S.A. 45:18-1)	*Medical-debt law* (N.J.S.A. 56:11-56 to 56:11-63 (P.L.2024, c.48)) — sec. 7(d): The Attorney General has sole and exclusive enforcement authority. *Debt collection law* (N.J.S.A. 45:18-1 et seq.) — § 45:18-1: The bond is filed with the Secretary of State.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
New Mexico	No statute found in our research	—	Yes	*Medical-debt law* (NMSA 1978, §§ 57-32-1 to 57-32-10) — § 57-32-10(A): The Attorney General enforces the Act and runs a public complaint process. *Debt collection law* (NMSA 1978, §§ 61-18A-1 to 61-18A-33) — § 61-18A-4(B): Violating the Act or the director's rules can lead to license revocation or other discipline.
New York	N.Y. Gen. Bus. Law §§ 458-a to 458-k (Article 28-BB)	None named in our record	No	*Debt collection law* (N.Y. Gen. Bus. Law §§ 600-603 (Article 29-H)) — § 602(2): The Attorney General or a district attorney may sue to stop violations.
North Carolina	N.C. Gen. Stat. §§ 66-220 to 66-226 (Chapter 66, Article 30)	None named in our record	Yes	*Debt collection law* (N.C. Gen. Stat. §§ 75-50 to 75-56 (Prohibited Acts by Debt Collectors); §§ 58-70-1 to 58-70-155 (Collection Agencies)) — § 58-70-1: A collection agency must hold a permit from the Commissioner of Insurance; operating without one is a Class I felony. *Freeze and identity theft law* (N.C. Gen. Stat. §§ 75-60 to 75-66 (Identity Theft Protection Act), esp. § 75-63 (security freeze) and § 75-63.1 (protected consumers); § 14-113.21A (identity theft complaint and incident report)) — § 75-63(a1): A nationwide agency must tell a North Carolina consumer that the freeze applies only at that agency and give contact details for the other nationwide agencies and the Attorney General.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
North Dakota	No statute found in our research	—	Yes	*Debt collection law* (N.D. Cent. Code ch. 13-05 (§§ 13-05-01.1 to 13-05-10)) — § 13-05-02: Debt collection in North Dakota requires a collection agency license from the commissioner of financial institutions, subject to the chapter's exemptions.
Ohio	Ohio Rev. Code §§ 4712.01-4712.15, 4712.99	Division of Financial Institutions (superintendent of financial institutions)	No	*Freeze and identity theft law* (Ohio Rev. Code § 1349.52) — § 1349.52(N)(1): The Ohio attorney general enforces the freeze section through civil actions.
Oklahoma	24 O.S. §§ 131-148	Administrator of the Oklahoma Department of Consumer Credit (license)	No statute found in our research	None named in the provisions we quoted
Oregon	ORS 697.602-697.842 — Narrow: the debt management service provider law, which covers credit improvement (ORS 697.602(2)(b))	Director of the Department of Consumer and Business Services (Division of Financial Regulation)	Yes	*Debt collection law* (ORS 646.639-646.643 (unlawful collection practices); ORS 697.005-697.095 (collection agency registration)) — ORS 697.015: Collection agencies must register with the Department of Consumer and Business Services.
Pennsylvania	73 P.S. §§ 2181-2192 (Act of Dec. 16, 1992, P.L. 1144, No. 150)	None named in our record	Not recorded	*Freeze and identity theft law* (73 P.S. §§ 2501-2510 (Act of Nov. 29, 2006, P.L. 1463, No. 163)) — Act 163 § 10 (73 P.S. § 2510): Enforcement of the freeze act is assigned exclusively to the Attorney General.
Rhode Island	No statute found in our research	—	Yes	*Debt collection law* (R.I. Gen. Laws §§ 19-14.9-1 to 19-14.9-14) — § 19-14.9-12(1): Debt collectors must register with the director of the Department of Business Regulation before doing business in Rhode Island.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
South Carolina	S.C. Code Ann. §§ 37-7-101 to 37-7-122 — Narrow: the Consumer Credit Counseling chapter, written mainly for debt management plans	South Carolina Department of Consumer Affairs (license under 37-7-102; individual credit counselors also licensed under 37-7-104)	No (a notification filing, §§ 37-6-201 to 37-6-203)	*Debt collection law* (S.C. Code Ann. § 37-5-108 (unconscionable debt collection); §§ 37-6-201 to 37-6-203 (notification)) — § 37-5-108(6): A written claim must be filed with the Department of Consumer Affairs at least thirty days before suing over unconscionable collection.
South Dakota	No statute found in our research	—	No	None named in the provisions we quoted
Tennessee	Tenn. Code Ann. §§ 47-18-1001 to 47-18-1012 †	Tennessee Department of Commerce and Insurance (bond registration under 47-18-1003(6) and 47-18-1011; administered by the Division of Regulatory Boards per 47-18-1011(e))	Yes	None named in the provisions we quoted
Texas	Tex. Fin. Code §§ 393.001-393.505 (Subchapters A-F); Subchapter G (§§ 393.601 et seq.) covers credit access businesses	Texas Secretary of State (§ 393.101)	No (a surety bond filed with the secretary of state instead, § 392.101(a))	*Debt collection law* (Tex. Fin. Code §§ 392.001-392.404) — § 392.101(a): Third-party debt collectors and credit bureaus must hold a surety bond, filed with the secretary of state, before collecting.
Utah	Utah Code §§ 13-21-101 to 13-21-110 (renumbered and amended by Chapter 95, 2026 General Session, effective 5/6/2026)	Utah Division of Consumer Protection (§§ 13-21-101(6), 13-21-102(1)(a)(i), 13-21-103)	No (registration repealed in 2023; see the next column)	*Debt collection law* (Utah Code § 12-1-11) — Utah Department of Commerce, Division of Corporations (agency web page): According to the Division of Corporations, 2023 H.B. 20 repealed the collection agency registration and bond sections effective May 3, 2023.

State	Credit repair (credit services) law	Office that registers or licenses credit repair businesses	Debt collectors must be licensed or registered	Other state offices named in the statute text we quoted
Vermont	No statute found in our research	—	Not recorded	*Medical-debt law* (9 V.S.A. § 2466d; 18 V.S.A. §§ 9481, 9485(b), 9487) — 18 V.S.A. 9487: The Attorney General enforces the 18 V.S.A. medical debt subchapter with Consumer Protection Act powers.
Virginia	Va. Code §§ 59.1-335.1 to 59.1-335.12	Commissioner of Agriculture and Consumer Services (§ 59.1-335.2, § 59.1-335.3)	No statute found in our research	None named in the provisions we quoted
Washington	RCW 19.134.010-19.134.900	None named in our record	Yes	*Debt collection law* (RCW 19.16.100-19.16.960) — § 19.16.110: Collection agencies must be licensed by the director of licensing.
West Virginia	W. Va. Code §§ 46A-6C-1 to 46A-6C-12	West Virginia Secretary of State (§ 46A-6C-5)	Yes	*Freeze and identity theft law* (W. Va. Code §§ 46A-6L-101 to 46A-6L-105) — § 46A-6L-102(o): Identity theft victims who provide a police report, investigative report or FTC, Attorney General or law enforcement complaint pay no freeze fee.
Wisconsin	Wis. Stat. §§ 422.501-422.506 (ch. 422, subch. V)	The administrator (§ 422.502); the required contract statement names the Department of Financial Institutions (§ 422.505(1)(e)), and DFI's Bureau of Consumer Affairs publishes the registration forms	Yes	*Debt collection law* (Wis. Stat. §§ 427.101-427.105 (ch. 427); Wis. Stat. § 218.04) — § 218.04(2)(a): Operating as a collection agency in Wisconsin requires a license from the Division of Banking.
Wyoming	No statute found in our research	—	Yes	None named in the provisions we quoted

Key points

- This appendix is a research record made on September 25, 2026, not legal advice. Each row names its statute; read the statute before you rely on the row.
- Federal law applies in every state. Disputing is free, you can do it directly with the credit bureaus and the business that supplied the information, and your free reports are at AnnualCreditReport.com.
- "No statute found in our research" means we did not find one. It does not mean your state has no such law.
- The CFPB's federal medical debt reporting rule was vacated on July 11, 2025. State medical-debt rules vary widely and may be contested, so check their current status.
- A time limit to sue is not a time limit to report, and it does not erase a debt. In some states a payment or written acknowledgment can restart it.
- No state or federal law promises that anything will be removed or that your score will change. Accurate negative information is not an error.

Sources

Federal and general sources:

- CFPB, Submit a complaint: https://www.consumerfinance.gov/complaint/
- CFPB, Learn how the complaint process works: https://www.consumerfinance.gov/complaint/process/
- CFPB, Can debt collectors collect a debt that's several years old?: https://www.consumerfinance.gov/ask-cfpb/can-debt-collectors-collect-a-debt-thats-several-years-old-en-1423/
- CFPB, Regulation F § 1006.26 (time-barred debts): https://www.consumerfinance.gov/rules-policy/regulations/1006/26/
- CFPB, What should I know about debt collection and credit reporting if my medical bill was sent to collections?: https://www.consumerfinance.gov/ask-cfpb/what-should-i-know-about-debt-collection-and-credit-reporting-if-my-medical-bill-was-sent-to-collections-en-2122/
- CFPB, Regulation V rule page (records the July 11, 2025 vacatur of the medical debt rule): https://www.consumerfinance.gov/rules-policy/final-rules/consumer-reporting-regulation-v/
- Federal Register, Fair Credit Reporting Act; Preemption of State Laws (CFPB interpretive rule, Oct. 28, 2025): https://www.federalregister.gov/documents/2025/10/28/2025-19671/fair-credit-reporting-act-preemption-of-state-laws
- FTC, Debt Collection FAQs: https://consumer.ftc.gov/articles/debt-collection-faqs
- FTC, Fixing Your Credit FAQs: https://consumer.ftc.gov/articles/fixing-your-credit-faqs
- FTC, Free Credit Reports: https://consumer.ftc.gov/articles/free-credit-reports
- FTC, ReportFraud.ftc.gov: https://reportfraud.ftc.gov/

- FTC, What To Know About Identity Theft: https://consumer.ftc.gov/articles/what-know-about-identity-theft
- IdentityTheft.gov: https://www.identitytheft.gov/
- National Association of Attorneys General, file a consumer complaint (linked from the FTC): https://www.naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint/
- USAGov, State consumer protection offices (linked from the FTC): https://www.usa.gov/state-consumer
- LawHelp.org, find legal aid (linked from the FTC): https://www.lawhelp.org/find-help/
- AnnualCreditReport.com: https://www.annualcreditreport.com/
- 15 U.S.C. §1681c (how long information may be reported): https://www.law.cornell.edu/uscode/text/15/1681c
- 15 U.S.C. §1681i (disputed accuracy): https://www.law.cornell.edu/uscode/text/15/1681i

State statute pages (the first page recorded for each law shown in the tables; unofficial copies are labeled). Where a citation spans several pages, only the first page is listed here.

- Alabama — time limits (unofficial copy): https://law.justia.com/codes/alabama/title-6/chapter-2/article-2/section-6-2-34/
- Alaska — time limits: https://www.akleg.gov/basis/statutes.asp?media=print&secStart=09.10.010&secEnd=09.10.250
- Arizona — credit reporting act: https://www.azleg.gov/ars/44/01691.htm; time limits: https://www.azleg.gov/ars/12/00543.htm; credit services law: https://www.azleg.gov/ars/44/01701.htm
- Arkansas — credit reporting act (unofficial copy): https://codes.findlaw.com/ar/title-4-business-and-commercial-law/ar-code-sect-4-93-103.html; time limits (unofficial copy): https://codes.findlaw.com/ar/title-16-practice-procedure-and-courts/ar-code-sect-16-56-105.html; credit services law (unofficial copy): https://codes.findlaw.com/ar/title-4-business-and-commercial-law/ar-code-sect-4-91-201.html
- California — credit reporting act: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=1.6.&part=4.&chapter=2.&article=; medical-debt law: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?chapter=3.5.&title=1.6.&lawCode=CIV&division=3.&part=4.&article=; time limits: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?chapter=3.&title=2.&part=2.&lawCode=CCP&division=&article=; credit services law: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=1.6E.&part=4.&chapter=&article=
- Colorado — credit reporting act (unofficial copy): https://codes.findlaw.com/co/title-5-consumer-credit-code/co-rev-st-sect-5-18-101.html; medical-debt law (official bill page; statute text read from an unofficial copy): https://leg.colorado.gov/bills/hb23-1126; time limits (unofficial copy): https://codes.findlaw.com/co/title-13-courts-and-court-procedure/co-rev-st-sect-13-80-101.html; credit services law (unofficial copy): https://codes.findlaw.com/co/title-5-consumer-credit-code/co-rev-st-sect-5-19-101.html

- Connecticut — credit reporting act and credit services law: https://www.cga.ct.gov/current/pub/chap_669.htm; medical-debt law: https://www.cga.ct.gov/current/pub/chap_369.htm; time limits: https://www.cga.ct.gov/current/pub/chap_926.htm
- Delaware — medical-debt law: https://delcode.delaware.gov/title6/c025j/index.html; time limits: https://delcode.delaware.gov/title10/c081/index.html; credit services law: https://delcode.delaware.gov/title6/c024/index.html
- District of Columbia — credit reporting act: https://code.dccouncil.gov/us/dc/council/code/sections/28-3871; medical-debt law: https://code.dccouncil.gov/us/dc/council/laws/26-172; time limits: https://code.dccouncil.gov/us/dc/council/code/sections/12-301; credit services law: https://code.dccouncil.gov/us/dc/council/code/titles/28/chapters/46
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Appendix B: letter template index by situation, and a glossary

Sources checked September 2026. This book is general information, not legal advice.

This appendix points you to the right letter for your situation, then defines the words you will see in reports, letters and responses. The template numbers, CD-001 through CD-150, come from CheckDispute's template library. You never need a template to dispute. Disputing is free, you can do it yourself directly with the credit bureaus and with the business that supplied the information, and the FTC and the CFPB publish free sample letters. A template is only a starting point for your own true facts. Accurate negative information is not an error, no letter can make it go away, and no particular result is guaranteed.

How do you use this index?

Start with your problem, not with a letter. Your one-line theory from Chapter 4 (what the report says, what is correct, which document proves it, and the change you want) usually points straight to a template.

- [ ] Write your one-line theory for one entry.
- [ ] Decide who gets the letter: a credit bureau, the business that supplied the information (the **furnisher**), a debt collector, a card issuer, a loan servicer or a specialty reporting company.
- [ ] Find your situation below, note the template number, and read its "Watch" note.
- [ ] Replace every bracket with your own true facts. Fill in each date separately, because one date used for two events makes a false statement.
- [ ] Attach copies, never originals, and keep a copy of everything plus proof of how you sent it.

Three rules apply to every letter. Dispute one specific item, not your whole file; the master bureau letter, CD-001, says, "I am disputing the identified information, not every entry in my file." Use only facts that are true for you. And do not resend the same dispute without something new, because a bureau may end a reinvestigation it reasonably finds frivolous or irrelevant.

Every mailed letter in the library ends with "Prepared using a Check Dispute LLC template." Leave it in. Never hide who helped prepare a letter.

Which letter fits an error on a credit bureau report? (CD-001 to CD-025)

Send these to each bureau whose report shows the error. The FTC says both the bureau and the business that supplied the information have to correct wrong or incomplete information, for free. A bureau generally must finish its reinvestigation within 30 days of receiving your dispute, with limited extensions.

- **A specific entry is wrong and nothing narrower fits:** CD-001 (master factual-error dispute).
- **Accounts or details belong to someone else:** CD-002 (mixed file), CD-003 (wrong name, address or identifier). Watch: use only when true, and use CD-076 for documented identity theft. An accurate old address is not an error.
- **You are listed as deceased:** CD-004.
- **A dollar figure or loan term is wrong:** CD-005 (current balance), CD-006 (credit limit), CD-025 (scheduled payment, term or high balance). Watch: compare figures for the same "as of" date. A timing gap is not an error.
- **A late payment you can prove was on time:** CD-007. Watch: enclose the statement's due date and your payment confirmation.
- **A status, date or history field is wrong:** CD-008 (open, closed or delinquent), CD-020 (an account you closed is labeled differently), CD-021 (opening or closing date), CD-022 (payment-history fields contradict each other).
- **A paid or settled account still shows the old balance:** CD-009 (paid), CD-010 (settled). Watch: allow for the reporting date, and enclose proof the money cleared.
- **The same debt appears twice, or a sold account shows a misleading balance:** CD-011, CD-012. Watch: an original creditor and a collector both listing an account is not, by itself, a duplicate.
- **The delinquency date is wrong, or an entry seems too old:** CD-013 (date of first delinquency or re-aging), CD-014 (obsolete collection or charge-off). Watch: under 15 U.S.C. §1681c, most negative items can be reported for seven years. For a collection or charge-off, the clock starts 180 days after the start of the delinquency that came before it, and a sale of the debt does not restart it. Check the exceptions first.
- **A bankruptcy entry is wrong:** CD-015 (reported too long), CD-016 (wrong chapter, result or person), CD-017 (discharged debt shown as still owed). Watch: bankruptcy cases can generally be reported for 10 years, and bankruptcy questions may need a lawyer.
- **Your role on the account is wrong:** CD-018 (authorized user shown as owner), CD-019 (joint, individual or co-signer).
- **An approved arrangement or a repossession is misreported:** CD-023 (deferment or forbearance), CD-024 (repossession or foreclosure facts). Watch: a letter does not stop a sale, a foreclosure or a lawsuit.

Which letter fits after a bureau responds? (CD-026 to CD-040)

Follow up only with a reason: new evidence, a point the bureau did not answer, or a right you want to use.

- **No results arrived in time:** CD-026. Watch: confirm which time period applies before you say the bureau is late.
- **You found new, material evidence:** CD-027. Watch: say what is new.
- **The result says "verified" but ignores your actual point:** CD-028. Watch: attach the evidence again and name the fact that is still wrong.
- **You want to know how the investigation was done:** CD-029. Watch: the bureau must describe its procedure within 15 days after it receives your request. That is not a new deletion deadline.
- **Your dispute was called frivolous or irrelevant:** CD-030. Watch: supply what the bureau said was missing.
- **The bureau could not confirm your identity or find the item:** CD-031. Watch: do not put your full Social Security number in every letter.
- **A deleted item came back:** CD-032. Watch: it may come back only if the furnisher certifies it is complete and accurate, and the bureau must tell you in writing within five business days. Reappearing alone does not prove anything unlawful.
- **You want past report users told about a correction:** CD-033. Watch: this reaches employment users from the past two years and other users from the past six months. A fee may apply.
- **You want a statement added, or an old dispute note removed:** CD-034 (consumer statement), CD-035 (dispute notation, once truly resolved). Watch: a bureau may limit a statement to 100 words if it helps you write it.
- **You want to see what is in your file:** CD-036 (Section 609 file disclosure), CD-037 (free report after adverse action), CD-038 (sources and recipients of an entry). Watch: Section 609 is a right to see your file, not a way to force deletion.
- **A reseller's merged report is wrong:** CD-039.
- **A correction showed up elsewhere but not on this report:** CD-040. Watch: a correction at one bureau does not automatically change another.

Which letter goes to the business that supplied the information? (CD-041 to CD-055)

You can also dispute directly with the furnisher, and the CFPB publishes a free sample letter for it. Two limits matter. The furnisher's duty generally does not cover inquiries, identifying information or public records, so dispute those with the bureau. And a furnisher need not investigate a direct dispute it reasonably believes was prepared by, or on a form supplied by, a credit repair organization (12 C.F.R. §1022.43(b)(2)). Templates CD-041 to CD-045 and CD-054 carry that warning, and the CheckDispute app points you to the furnisher's own dispute process instead of preparing these automatically. A bureau dispute has no such exception, so keep that route open.

- **The furnisher is reporting a wrong fact:** CD-041 (factual-error review), CD-042 (dispute notation left off), CD-043 (promised correction not made).
- **A payment or hardship arrangement was handled wrong:** CD-044 (misapplied payment), CD-045 (approved accommodation reported wrong). Watch: mortgages use CD-050.
- **A credit card statement has an error:** CD-046 (billing error), CD-047 (unauthorized charges), CD-048 (charge after cancellation). Watch: this is separate from a credit report dispute. The issuer generally must receive your written notice within 60 days after the first statement showing the error, at its billing-error address.
- **A bank transfer is wrong:** CD-049. Watch: act quickly; bank error rules have their own deadlines.
- **A mortgage servicer made an error:** CD-050 (notice of error), CD-051 (request for information), CD-052 (payment went to the old servicer), CD-053 (escrow, payoff or fees). Watch: use the servicer's designated address, and get urgent legal help with foreclosure deadlines.
- **Insurance or GAP money was not credited to a car loan:** CD-054.
- **You may qualify for servicemember interest-rate relief:** CD-055.

Which letter goes to a debt collector? (CD-056 to CD-075)

Asking a collector to verify a debt is a collection right, not a credit report dispute. The CFPB explains that if you dispute in writing within 30 days of receiving a validation notice, the collector must stop collecting until it sends you verification. Use the end date printed on your notice, and stick to facts. These federal rules generally cover third-party collectors, not every original creditor.

- **You are inside the validation period:** CD-056 (dispute the debt), CD-057 (ask for the original creditor), CD-058 (dispute part of the balance). Watch: stating an amount you do not dispute can have legal effects on an old debt.
- **The period has passed, or the answer left a conflict:** CD-059, CD-060. Watch: asking for more records does not restart the period.
- **The collector kept collecting, left out your dispute or reported too early:** CD-061, CD-062, CD-063. Watch: keep delivery proof.
- **You want contact to stop or change:** CD-064 (stop all communication), CD-065 (inconvenient phone times), CD-066 (not at work), CD-067 (email or text opt-out), CD-068 (a lawyer has agreed to represent you), CD-069 (wrong person). Watch: stopping contact does not cancel the debt or prevent a lawsuit.
- **The calls feel like harassment:** CD-070. Watch: log each call's date and time.
- **You are threatened with a lawsuit on an old debt:** CD-071. Watch: state law sets the time limit to sue, and in some states a payment can revive it. Never ignore court papers.

- **The amount, owner or status is wrong:** CD-072 (fees or interest), CD-073 (two companies claim the same debt), CD-074 (still collecting after payment), CD-075 (a relative who died owed the debt).

Texas only: CD-129 and CD-130. If a third-party debt collector reports information related to your dispute to a credit bureau, Texas law says it must investigate and "shall cease collection efforts until the investigation determines the accurate amount of the debt, if any" (Tex. Fin. Code §392.202(a)). A collector that starts an investigation must send you a written statement no later than the 30th day after it receives your notice (§392.202(b)). CD-130 follows up after a collector admits an error or says it needs more time. Confirm the law applies to you first; Appendix A has the Texas details.

Which letter fits identity theft, fraud alerts or freezes? (CD-076 to CD-090)

Use these only for real identity theft, never for a debt you took on yourself. Under 15 U.S.C. §1681a, an identity theft report is an official report, and filing a false one carries criminal penalties. Start at IdentityTheft.gov. Freezes and fraud alerts are free.

- **You want identity-theft entries blocked:** CD-076 (block request), CD-077 (challenge a declined block). Watch: the bureau needs proof of identity, an identity theft report, the entries and your statement. Its duty to block runs four business days from receiving all of them, and it may first ask for more information.
- **You need to tell the business or get its records:** CD-078 (notice to the furnisher), CD-079 (application and transaction records). Watch: CD-079 is a special identity-theft right, not an "original contract" demand.
- **An inquiry is on your report:** CD-080 (from a documented fraudulent application), CD-081 (ask why a company pulled your report). Watch: an unfamiliar name is not proof of fraud.
- **You want a fraud alert:** CD-082 (initial), CD-083 (extended), CD-084 (active duty). Watch: the FTC says an initial alert lasts one year, an extended alert lasts seven years and requires an identity theft report, and an active-duty alert lasts one year.
- **You want a security freeze:** CD-085 (place), CD-086 (lift or remove), CD-087 (a child or other protected consumer). Watch: contact each bureau separately. The CFPB says a phone or online request must be placed within one business day, and a mailed one within three business days.
- **Other identity problems:** CD-088 (medical identity theft), CD-089 (deposit-account specialty report).
- **A trafficking survivor needs credit relief:** CD-090, a referral letter to a qualified provider or legal aid. CheckDispute does not prepare the federal submission.

Which letter fits medical bills, specialty reports, student loans or public records? (CD-091 to CD-115)

A federal court vacated the CFPB's medical debt reporting rule on July 11, 2025, so that rule is not law. Federal law still allows some medical debt to be reported. The bureaus' medical-collection policies are voluntary, so confirm the current policy first.

- **A medical collection may fall under a bureau policy:** CD-091 (paid), CD-092 (initially reported below $500), CD-093 (reported before the waiting period). Watch: these are requests under a bureau's policy, not claims that the entry is wrong.
- **A medical balance looks too high:** CD-094 (insurance adjustment ignored), CD-095 (itemized bill), CD-096 (hospital financial assistance), CD-097 (approved assistance not reflected). Watch: an explanation of benefits is not always the final bill, so compare both.
- **A veteran has VA liability or payment evidence:** CD-098. Watch: federal law limits some reporting of veterans' medical debt under set conditions. Raise it as a question.
- **A bill is far above your estimate, or insurance denied a claim:** CD-099, CD-100. Watch: CMS says its patient-provider dispute process applies when a bill is at least $400 over your good-faith estimate and dated within the last 120 calendar days.
- **A specialty report is wrong:** CD-101 (deposit account), CD-102 (tenant screening), CD-103 (employment report), CD-104 (criminal background), CD-105 (insurance claims), CD-106 (utility or phone), CD-107 (get your specialty file first). Watch: an eviction filing is not necessarily an eviction judgment.
- **A student loan is misreported:** CD-108 (deferment or forbearance), CD-109 (completed rehabilitation), CD-110 (discharge or forgiveness), CD-111 (transfer or consolidation), CD-112 (payment allocation).
- **A government record or rental debt is wrong:** CD-113 (child support ledger), CD-114 (public record), CD-115 (rental collection ignores a deposit or payment). Watch: a credit dispute is not a response to a court.

Which letters are courtesy requests, settlements or escalations? (CD-116 to CD-128)

These are not disputes. Use them when the information is accurate, when you want to negotiate, or when direct steps failed.

- **An accurate late payment or paid collection:** CD-116 (goodwill), CD-117 (paid non-medical collection). Watch: both ask for a voluntary courtesy, and creditors often say no. Never call accurate information an error.
- **You want a payment plan or a settlement:** CD-118 (hardship plan), CD-119 (settlement offer), CD-121 (confirm spoken terms), CD-122 (confirm a zero balance). Watch: a signed offer to pay

an old debt can affect state time limits. Get terms in writing before you pay.

- **An item is close to its removal date:** CD-123. Watch: there is no universal early-removal rule.
- **Direct steps did not work:** CD-124 and CD-125 (CFPB complaints), CD-126 (state regulator or attorney general). Watch: dispute directly first, and follow the CFPB portal's current instructions.
- **You may need a lawyer:** CD-127 (referral packet), CD-128 (ask a company to keep records).

Not offered: CD-120. This library letter asks a collector to delete an accurate collection in exchange for payment, often called "pay for delete." CheckDispute does not use it, because it conflicts with a furnisher's duty to report accurately under 15 U.S.C. §1681s-2. CD-119 asks instead for the accurate status after you pay.

What about the worksheets and forms? (CD-131 to CD-150)

The worksheets stay in your own files: CD-132 (compare one account across three reports), CD-133 (sort a dispute from a courtesy request or referral), CD-134 (exhibit index), CD-135 (receipt dates and deadlines), CD-136 (what was sent and how), CD-137 (call log), CD-138 (results and next steps) and CD-139 (real costs, such as denied applications). CD-131 and CD-140 to CD-150 are CheckDispute's own intake, approval, disclosure, cancellation, privacy and business forms.

Which popular letters does CheckDispute refuse to write?

Some letters sold online rest on myths. CheckDispute leaves them out on purpose.

- **Pay for delete:** see CD-120 above.
- **"Court release" letters:** claim a bankruptcy or judgment must go because courts do not report to bureaus. Public records can be verified other ways.
- **Repeated rounds:** the same dispute resent without new information may be treated as frivolous.
- **"609 deletion" letters:** Section 609 does not require original contracts or wet signatures. CD-036 is the lawful disclosure request.
- **HIPAA medical-debt letters:** HIPAA does not bar the reporting of medical debt.
- **"Metro 2 violation" letters:** Metro 2 is an industry data format, not a law.

A worked example: matching two problems to templates

This example is fictional.

Problem 1. Rosa's Experian report shows Lakeview Auto Finance, account ending 4417, with a $1,212 balance as of June 30, 2026. Her payoff letter says the loan was paid in full on May 18, 2026, and her bank statement shows the payment clearing that day. Equifax and TransUnion show $0.

Her CD-132 comparison shows only Experian differs, so she disputes only there. Her one-line theory: "Experian reports $1,212 owed on Lakeview ending 4417 as of June 30, 2026; the loan was paid in full May 18, 2026 (Exhibit 1, payoff letter; Exhibit 2, bank statement); the correct balance is $0." That points to CD-009. What this shows: her documents and the entry conflict for the same period. What it does not show: that Experian will change it. The reinvestigation decides that.

Problem 2. Summit Recovery wants $640 for a dental bill. Her explanation of benefits says her share was $240, and her receipt shows she paid it. The notice's dispute end date is October 10, 2026, and today is September 28. The debt is not on her reports, so this is a collection problem. She sends CD-056 before October 10 with delivery proof. If the collection later appears with the wrong balance, CD-094 is the bureau letter.

Rosa can write both letters herself for free and pay only her own postage. With CheckDispute, previews are free; she would pay only to unlock final letters ($29 for one credit report, or a monthly plan) and for add-ons she picks, such as e-signature ($6.99), notarization ($50) or tracked mailing ($6.99 to $32.99), plus sales tax where it applies. On either path, no result is guaranteed.

Glossary

- **Adverse action notice:** A notice that you were denied credit, a job, insurance or housing, or treated less favorably, based on your credit report. The FTC says to request your free report within 60 days.
- **AnnualCreditReport.com:** The official site for free reports from Equifax, Experian and TransUnion, now weekly online, according to the FTC.
- **Authorized user:** Someone allowed to use another person's credit account. Being reported as the owner instead is a common error, says the CFPB.
- **Charge-off:** A creditor's accounting step on a seriously late account, which the FCRA calls "charged to profit and loss."
- **Consumer reporting agency (credit bureau):** A company that regularly gathers or evaluates consumer information to furnish reports to others.
- **Consumer statement:** A brief statement of an unresolved dispute that you can ask a bureau to add to your file.
- **Credit repair organization:** Under 15 U.S.C. §1679a, a business that, for payment, offers to improve a consumer's credit record or rating, or advice about that, with listed exclusions.
- **Date of first delinquency:** The start of the delinquency right before a collection or charge-off. It sets the reporting clock for those items.

- **Debt collector:** Under the FDCPA, a business whose main purpose is collecting debts, or that regularly collects debts owed to others.
- **Fraud alert:** A statement in your file telling anyone who pulls your report that you may be a victim of fraud, including identity theft.
- **Frivolous or irrelevant:** A finding that lets a bureau stop a reinvestigation. It must tell you within five business days of deciding.
- **Furnisher:** A company that sends information about you to the bureaus, such as your bank, landlord or credit card company (CFPB).
- **Goodwill request:** A request for a voluntary change to accurate information. No law requires the creditor to agree.
- **Hard inquiry / soft inquiry:** The CFPB says a hard inquiry after you apply for credit can affect your score; a soft one, such as checking your own report, does not.
- **Identity theft report:** An official report alleging identity theft, filed with law enforcement or another government agency the law accepts. False information in it carries criminal penalties.
- **Mixed file:** The CFPB's term for two consumers' information combined in one file, often people with similar names.
- **Obsolete information:** Information past its FCRA reporting period, such as seven years for most negative items.
- **Paid collection:** A collection paid in full or settled. The CFPB says it should generally show a zero balance.
- **Permissible purpose:** A reason the FCRA allows someone to get your report, such as a credit application, account review or collection.
- **Reinvestigation:** The bureau's free check of information you dispute, generally within 30 days of receiving your dispute.
- **Reseller:** A reporting company that merges information from other bureaus' databases for others, without keeping a database of that merged information.
- **Section 609:** The FCRA right to see the information in your file and its sources. It is not a deletion tool.
- **Security freeze:** A free tool that the CFPB says prevents prospective creditors from accessing your credit file.
- **Specialty consumer reporting agency:** A company that keeps reports on topics such as medical payments, rental history or check writing.
- **Validation notice:** A debt collector's notice about a debt. The CFPB says it generally must include an end date for a 30-day dispute period.
- **"Verified":** A dispute result meaning the furnisher said the information is accurate as reported. You can still use CD-029, CD-027 or CD-034.

Key points

- Pick a letter by situation and recipient. Each route has its own rules and time limits.
- Disputing is free, and you can write your own letters. Get free reports at AnnualCreditReport.com.
- Accurate negative information is not an error. Goodwill and policy requests ask for a courtesy and are often declined.
- A validation request to a collector is a collection right, separate from a credit report dispute.
- CheckDispute does not write pay-for-delete, "609 deletion," "court release," HIPAA or "Metro 2 violation" letters. No letter guarantees a result.

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