

# Stop Harassing Phone Calls From Debt Collectors November 23, 2021

If you find mistakes on your credit reports, you should dispute them. Here's how you can dispute errors you find.

If you suspect that the error on your report is a result of identity theft

[Click Here Now](#)

See Module 9: Protecting your Money for more information about identity theft and steps to take if you are a victim, including filing a fraud alert or security freeze.

Errors can appear on one or more of your credit reports due to an error in the information provided about you or as the result of fraud or identity theft.

If you find errors on your credit reports, you should dispute them with the credit reporting company (most often Equifax, Experian, or TransUnion) and the furnisher of the information.

## GETTING READY TO DISPUTE

Review the mistakes you identified in the "Reviewing your credit reports" tool. Then gather any documents you have that support your dispute.

**This can include things like:**

- Your credit report with the mistake circled or highlighted*
- Copies of anything that proves there is an error—for example, if your report incorrectly shows that you're late paying a credit card, make copies of bills or cleared checks (or money order stubs) that show you've paid on time*
- Copies of your Social Security card, birth certificate, or other personal identity information, if you're disputing a mistake related to that information*

## SUBMITTING THE DISPUTE

You can submit a dispute to the credit reporting company by phone, by mail, or online. **Explain the error and what you want changed.** Clearly identify each mistake separately, state the facts, explain why you are disputing the information, and request that it be removed or corrected.

Some of the credit reporting companies provide a dispute form you can use. You'll also want to send a letter explaining the mistake(s)—there's a letter template you can use on the next page.

Make sure you also include copies of all of your supporting documentation. Keep your originals.

You can also choose to send a copy of the dispute to the business or individual that provided the incorrect information (furnisher). You can usually find that address on your credit report.

If you're mailing the dispute information, it's a good idea to use certified mail with a return receipt requested, if that's available to you. That way, the post office will send a postcard telling you when your dispute letter was delivered.

### WAITING FOR MISTAKES TO GET FIXED

The credit reporting company generally has 30 calendar days (45 days in some cases) to investigate your dispute. They have five business days to notify you of the results once the investigation is complete.

If the error is fixed, you'll receive a copy of your updated credit report, which doesn't count as your free annual report.

If, as a result of your dispute, a furnisher determines they sent the wrong information to a credit reporting company, they must send the correction to various credit reporting companies to which they had provided the incorrect information.

### IF YOU DISAGREE WITH THE RESULTS

You can send the credit reporting company a letter stating you don't agree with the outcome. The credit reporting company has to clearly note that the information has been disputed and provide your explanation on any future reports.

You can also submit a complaint with the Bureau at [consumerattomeys.com](https://consumerattomeys.com). We'll forward it to the company and work to get you a response. See Module 9: Protecting your Money for more information on how to submit a complaint.

You may also want to seek assistance from a lawyer. Learn more at [consumerattomeys.com](https://consumerattomeys.com).

## WAYS TO CONTACT THE CREDIT REPORTING COMPANIES

ONLINE

[equifax.com/personal/disputes](https://equifax.com/personal/disputes)

[experian.com/disputes](https://experian.com/disputes)

[transunion.com/credit-freeze/place-credit-freeze](https://transunion.com/credit-freeze/place-credit-freeze)

MAIL

Mail letter explaining mistakes and completed dispute form

Mail letter explaining mistakes

Mail letter explaining mistakes and completed dispute form

**Dispute form:**  
[equifax.com/cp/MailInDisclosureRequest.pdf](https://equifax.com/cp/MailInDisclosureRequest.pdf)

**Dispute form:** None needed

**Dispute form:**  
[transunion.com/docs/rev/personal/InvestigationRequest.pdf](https://transunion.com/docs/rev/personal/InvestigationRequest.pdf)

**Mail to:**  
Equifax Information Services LLC P.O. Box 740256 Atlanta, GA

**Mail to:** Experian  
P.O. Box 4500 Allen, TX 75013

**Mail to:**  
TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016

(800) 864-2978

(888) 397-3742

(800) 916-8800

PHONE




## WRITING A DISPUTE

### I am writing to dispute information that appears on my consumer report.

I am disputing the items on the following page. Please investigate the items I have described below, make necessary corrections and notify me when complete.

Thank you for your assistance. Sincerely,

Name

## MY INFORMATION

Name and return address

Today's date

Credit reporting company name and address

Phone number

- -

Date of birth (any format)

Report confirmation number, if available

## I AM DISPUTING THE FOLLOWING:

My report includes accounts with a reported name that is different than mine.

I don't recognize the accounts in question.

The report shows I owed money to the company that I have already repaid.

The current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments on time.

I'm the victim of identity theft and I don't recognize one or more of the accounts on my report.

Other, see additional information.

## ADDITIONAL INFORMATION ABOUT THE DISPUTED ITEM

Description including account numbers, dates, source of disputed information (like a company or bank), previous addresses related to the dispute

**I have attached a copy of my report with the issues in question circled.**

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This tool is included in the Bureau of Consumer Financial Protection's Your Money, Your Goals: A financial empowerment toolkit. The Bureau has prepared this material as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial adviser, or otherwise qualified professional. The Bureau is not responsible for the advice or actions of the individuals or entities from which you received the Bureau educational materials. The Bureau's educational efforts are limited to the materials that the Bureau has prepared.

This tool may ask you to provide sensitive information. The Bureau does not collect this information and is not responsible for how your information may be used if you provide it to others. The Bureau recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This tool includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are

[How to Stop Collection Calls and Creditor Harassment](#) Here are 4 helpful steps to stop collection calls and creditor harassment you can do on your own without even having to involve a Canadian debtors association: [Identify Your Debts](#) For starters, you need to make sure the creditor or collection agency is contacting you for debts that actually belong to you. [How to stop Firefox from making automatic connections](#) To disable this check: Click the menu button , click Add-ons and Themes Add-ons and Themes Add-ons and select Extensions . At the top of the tab, click the "Tools for all add-ons" menu, uncheck Update Add-ons Automatically and then select Reset All Add-ons to Update Automatically. [Blocklist updating](#). [Sample Letters to Debt Collectors and Creditors](#) -Debt Whether it be credit card debt, payday loans, medical debt or other unsecured debt (other than student loans, alimony and child support), creditors and debt collectors will often accept as little as 25 percent of the debt as payment in full when they believe the debtor cannot pay and is judgment proof, meaning the debtor has few assets to seize through a lawsuit. [Car Insurance Quotes FREE and EASY](#) auto owners 2018-3-5 · Safe to build a wardrobe final master men's bodybuilding 50 59 years over 3000 (smf) offers flights to more easily and quickly I go w oo hoo for 10 years, meaning they will e mail your delaw are driver's license from there [Get full access to care](#) is up, but so are costs drop in rates attracts homebuyers ... [Ean Bridal Dresses Wedding Gowns Home StylesGap.com](#) Ean Bridal Dresses Wedding Gowns Designs 2021-2022 Latest Collection. The whole collection is full of soft but ravishing hues. The entire collection comprises of shades of white, beige, silver, gold and ivory. Where the whole dress and its fabric are kept full of excellent embroidery work, including cutwork, pearls work, zari work with the Division of Unemployment Insurance Your right to appeal Mail your letter to: New Jersey Department of Labor. Appeal Tribunal. PO Box 907. Trenton, NJ 08625-0907. NOTE: While you are waiting for the appeal hearing, continue to certify for your weekly Unemployment Insurance benefits. This action gives you credit for these weeks pending the results of ... [Underdog Law Blog: How to Stop Collections After Bankruptcy](#)