

How To Stop Credit Collectors From Calling 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. 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.

WAYS TO CONTACT THE CREDIT REPORTING COMPANIES

ONLINE

equifax.com/personal/disputes

experian.com/disputes

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

Dispute form: None needed

Dispute form:
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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Check my collection dates This property registered for garden waste collections. Put bins and bags out before 6am on the day of collection and no earlier than 4:30pm the day before. Show property information. This property uses for general waste collections. Your collection reminders Report a missed collection. Recycling and waste collection reminders Got Debt? Stop Creditors From Harassing You With These Few Legal Tips. LegalZoom How To Permanently Stop Debt Collectors From Calling You Stop Phillips and Cohen Associates from Harassing Once the calls start coming they may not stop, letters may start, and phone calls to your employer, all causing you stress and anxiety. If debt collection harassment is happening to you by the collection agency of Phillips & Cohen Associates, Fill out our free consultation form now! Should You Pay Off Collections Before Applying for a Mortgage? WU LAW OFFICE PLLC Request Consultation Consumer Law Specialties: The Wu Law Office sues debt collectors and credit reporting agencies, and defends people from credit card law suits. Stop debt collector harassment. We also sue companies that lie to customers and defend TCPA law suits. Get represented by a Houston lawyer. Call Wu Law Office for a free case evaluation. Established in 2021. Stanley Wu has years of experience as an attorney. 25.18.1 Basic Principles of Community Property Law