SWIPE FILE • FCRA + FDCPA + FCBA

Dispute Letter Swipe File

Seven proven, compliance-safe letter templates covering 90% of real-world credit disputes. Adapt the sections in [brackets] to your client's facts.

Inside this guide:
Practical, compliance-safe playbooks built from running real FCRA, FDCPA, and CFPB workflows for credit-repair operators. No fluff. Use today.

Important: Vindex Intelligence is software, not a law firm or credit-repair organization, and does not provide legal advice. Consumers may dispute credit-report inaccuracies directly with the bureaus and creditors at no cost.

How to use this swipe file

Each template below is a starting point — a real dispute letter must be grounded in the actual report data and signed by the consumer. Fill in the bracketed fields, attach the supporting documents listed at the bottom of each letter, and mail certified with return receipt. Vindex auto-grounds these for you in 30 seconds — see the last page.

Letter 1: FCRA §609 — Information Request

When to use: First-round letter requesting the original documentation used to verify a tradeline.

> [Date]
>
> [Bureau name + dispute address]
>
> Re: Information Request under 15 U.S.C. §1681g
>
> To Whom It May Concern:
>
> I am writing to request, under §609 of the Fair Credit Reporting Act, complete disclosure of the records you maintain on me, including the source documents used to verify the following account(s):
>
> • [Creditor name]   Account #: [XXXX-XXXX-1234]
>
> Please provide the original signed application, account agreement, payment history, and the name of the furnisher who reported this account, as required by §1681g(a)(1)–(2). If you cannot produce verifiable documentation, the entry must be deleted under §1681i.
>
> Sincerely,
> [Consumer name]
> [Address]   [DOB]   [SSN last-4]

Attachments to include: Photo ID, proof of address, copy of the disputed credit-report page (account boxed).

Letter 2: FCRA §611 — Reinvestigation Demand

When to use: Standard 30-day reinvestigation request for any inaccurate or unverifiable item.

[Date]

[Bureau name + dispute address]

Re: Notice of Dispute Pursuant to 15 U.S.C. §1681i

Dear Reinvestigation Department:

The following item appearing on my credit file is inaccurate and must be reinvestigated and, if not verifiable, deleted within 30 days as required by §611 of the FCRA:

- Creditor: [Name] Account: [XXXX-1234]
- Reason for dispute: [late payment never made / not my account / paid in full / wrong balance]

Please conduct a reasonable reinvestigation, contact the furnisher of this information, and forward all relevant information I am providing with this letter to the furnisher as required by §1681i(a)(2)(B).

Sincerely,
[Consumer name]

Attachments to include: Photo ID, proof of address, supporting evidence (canceled check, payoff letter, etc.).

Letter 3: FCRA §623 — Furnisher Dispute

When to use: Goes directly to the original creditor or collector, bypassing the bureau.

[Date]

[Furnisher name + address — use the Reg V dispute address if listed on their site]

Re: Direct Dispute under 15 U.S.C. §1681s-2(a)(8) and 12 C.F.R. §1022.43

To the Compliance Department:

I am disputing the accuracy of the following account that you furnished to one or more nationwide consumer reporting agencies:

- Account: [XXXX-1234] Reported balance: [$X] Status: [late/charge-off]
- Specific basis for dispute: [describe with dates and dollar amounts]

Please conduct a reasonable investigation as required by §1681s-2(b), review all information I have submitted, and report the results to the credit bureaus within 30 days.

Sincerely,
[Consumer name]

Attachments to include: Photo ID, proof of address, account statements showing the dispute basis.

Letter 4: FCRA §605B — Identity-Theft Block

When to use: Use to block fraudulent tradelines within 4 business days. Requires an FTC IdentityTheft.gov affidavit.

[Date]

[Bureau dispute address]

Re: Block of Information Resulting from Identity Theft — 15 U.S.C. §1681c-2

To Whom It May Concern:

I am a victim of identity theft. Pursuant to FCRA §605B, I am requesting that you block the following items from my credit file. Each item resulted from identity theft and is not the result of any transaction by me:

• [Creditor] Account: [XXXX-1234] Date opened: [MM/YYYY]

Attached are my FTC Identity Theft Report (IdentityTheft.gov), government-issued ID, proof of address, and a statement that the information does not relate to any transaction by me.

Sincerely,
[Consumer name]

Attachments to include: FTC Identity Theft Report (Form 14039 + IdentityTheft.gov report), photo ID, proof of address, signed statement.

Letter 5: FDCPA §1692g — Debt Validation

When to use: Send to a third-party collector within 30 days of their first contact.

[Date]

[Collector name + address]

Re: Validation of Debt under 15 U.S.C. §1692g(b)

To the Compliance Department:

This letter is a formal request that you validate the following alleged debt before any further collection activity:

- Account: [reference number] Original creditor: [name] Amount claimed: [$X]

Please provide: (1) the name and address of the original creditor, (2) verification that you are licensed to collect in [state], (3) a complete account history showing how the balance was calculated, (4) a copy of the original signed agreement, and (5) chain-of-title documentation showing your right to collect.

Until validation is provided, all collection activity must cease as required by §1692g(b). Please also note this dispute on any reports you make to the credit bureaus, as required by §1692e(8).

Sincerely,
[Consumer name]

Attachments to include: Photo ID, copy of the collector's first dunning letter (if available).

Letter 6: FCBA §1666 — Billing-Error Dispute

When to use: Credit-card billing-error disputes within 60 days of the statement date.

[Date]

[Card-issuer billing-inquiries address — NOT the payment address]

Re: Billing Error Notice under 15 U.S.C. §1666

Dear Billing Inquiries:

I am writing to notify you of a billing error on the following account:

- Card account: [XXXX-XXXX-XXXX-1234] Statement date: [MM/DD/YYYY]
- Disputed charge: [Merchant] for [$X] on [date]
- Reason: [unauthorized / never received goods / billed twice / wrong amount]

Please conduct an investigation under FCBA §1666 and provide written acknowledgment within 30 days and resolution within two billing cycles (but no more than 90 days). I am withholding payment of the disputed amount as permitted by §1666(c).

Sincerely,
[Consumer name]

Attachments to include: Copy of the statement (disputed charge highlighted), supporting evidence (delivery receipt, etc.).

Letter 7: Method-of-Verification (MOV)

When to use: Counter-letter sent after the bureau says 'verified.' One of the most underused weapons in dispute work.

[Date]

[Bureau dispute address]

Re: Method of Verification — Account [XXXX-1234]

To Whom It May Concern:

On [date] you informed me that the disputed item referenced above had been 'verified.' Pursuant to FCRA §611(a)(7), please provide, within 15 days, a description of the procedure used to determine the accuracy and completeness of the disputed information, including:

- The name, title, and contact information of the individual at the furnisher who confirmed the data;
- The business name, address, and telephone number of the furnisher;
- A copy of any documents the furnisher provided to verify the account.

If you cannot describe the procedure used, the item must be deleted under §1681i(a)(5)(A).

Sincerely,
[Consumer name]

Attachments to include: Photo ID, proof of address, copy of the bureau's prior 'verified' response.