Credit Bureau Disputes

Step 4

Step 4: correct Experian, Equifax, TransUnion, and Innovis when the report data is inaccurate.

The Purpose of Step 4

1. Move from reading the report to correcting the bureau file.
2. Use the exact account name, account number, balance, status, dates, and bureau reporting.
3. Attach proof of identity and proof of address when required.
4. Send through certified mail, online portal, or both when needed.
5. Track every date, tracking number, response, update, deletion, or reinsertion.

Law Basis: Reasonable Reinvestigation

1. FCRA 15 U.S.C. § 1681i: credit reporting agencies must conduct a reasonable reinvestigation when you dispute completeness or accuracy.
2. The bureau must review relevant information you provide.
3. Information that is inaccurate, incomplete, or cannot be verified must be deleted or modified.
4. If deleted information is reinserted, the law has notice and certification requirements.
5. Ask for the results and the description of the procedure used to verify the item.

What Goes Into the Bureau Packet

Identity proof

Driver's license or government ID. Send copies, not originals. Redact unnecessary document numbers where appropriate.

Address proof

Utility bill, bank statement, insurance bill, lease, official mail, or other proof matching the chosen correspondence address.

Dispute letter

One letter per bureau naming the inaccurate data and requesting correction or deletion under the FCRA.

Report pages

Attach only the report pages needed to prove the bureau's reporting. Do not overload the packet.

Evidence

Transaction schedules, creditor response, CFPB confirmation, identity theft report, billing records, or other proof.

Tracking

Certified-mail receipt, delivery proof, portal confirmation, response deadline, and final result.

How to Write the Bureau Dispute

1. Start with the bureau name and current mailing address.
2. List the consumer’s correct name and mailing address.
3. Identify each disputed account exactly as the bureau reports it.
4. State what is inaccurate, incomplete, misleading, fraudulent, or unverifiable.
5. Request deletion or correction, not just “update.”
6. Request an updated report and procedure description.

Line-by-Line Account Review

Account name

Does the furnisher name match across Experian, Equifax, and TransUnion?

Account number

Do account numbers or masked endings match the statements and creditor response?

Date opened

Does every bureau report the same open date?

Balance / past due

Do balances, written-off amounts, and past-due amounts reconcile?

Status history

Late, collection, charge-off, closed, transferred: is it accurate and supported?

Remarks

Do remarks mislead, duplicate, re-age, or hide a dispute?

Rule of the step: every field must be maximized for accuracy, completeness, and verifiability.

The Three Main Bureau Letters

1. Experian: send to its dispute-mail address or upload through the Experian dispute portal.
2. Equifax: send to the current Equifax dispute address or submit through its online dispute process.
3. TransUnion: send to TransUnion Consumer Solutions or use the online dispute system.
4. Innovis: use the Innovis dispute process when the item appears on an Innovis report.
5. Use the bureau’s exact current reporting data in each letter.

Website Tab: Step 4 Workflow

1. Upload or select the report pages for the bureau.
2. Choose the disputed account from the report reader.
3. Select the issue: balance, status, date, payment history, identity theft, duplicate, reinsertion, or unverifiable.
4. AI drafts the bureau-specific letter with the correct law and evidence list.
5. User chooses download, certified mail, or online portal submission.
6. Tracker saves the date, tracking number, response deadline, and result.

Speaker Close: What We Teach

1. Do not argue emotionally. Organize the evidence.
2. Do not send the wrong account number. Use the bureau’s exact reporting.
3. Do not make one generic letter for all bureaus when the reporting is different.
4. A strong dispute is specific, documented, trackable, and truthful.
5. Real results come from order: report, evidence, letter, mailing, tracking, response, follow-up.