



I'm not robot



Next

Provide proof that the Statute of Limitations has not expired on this account;
Provide proof that you are licensed as a collection agency in the State of _____.

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's Equifax, Experian or TransUnion this action might constitute a violation of the Fair Debt Collection Practices Act and/or other laws including fraud. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for numerous causes of action including but not limited to, the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
- Label
- Negligent Infliction of Emotional Distress

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my attorney on the filing of a lawsuit. This includes any listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

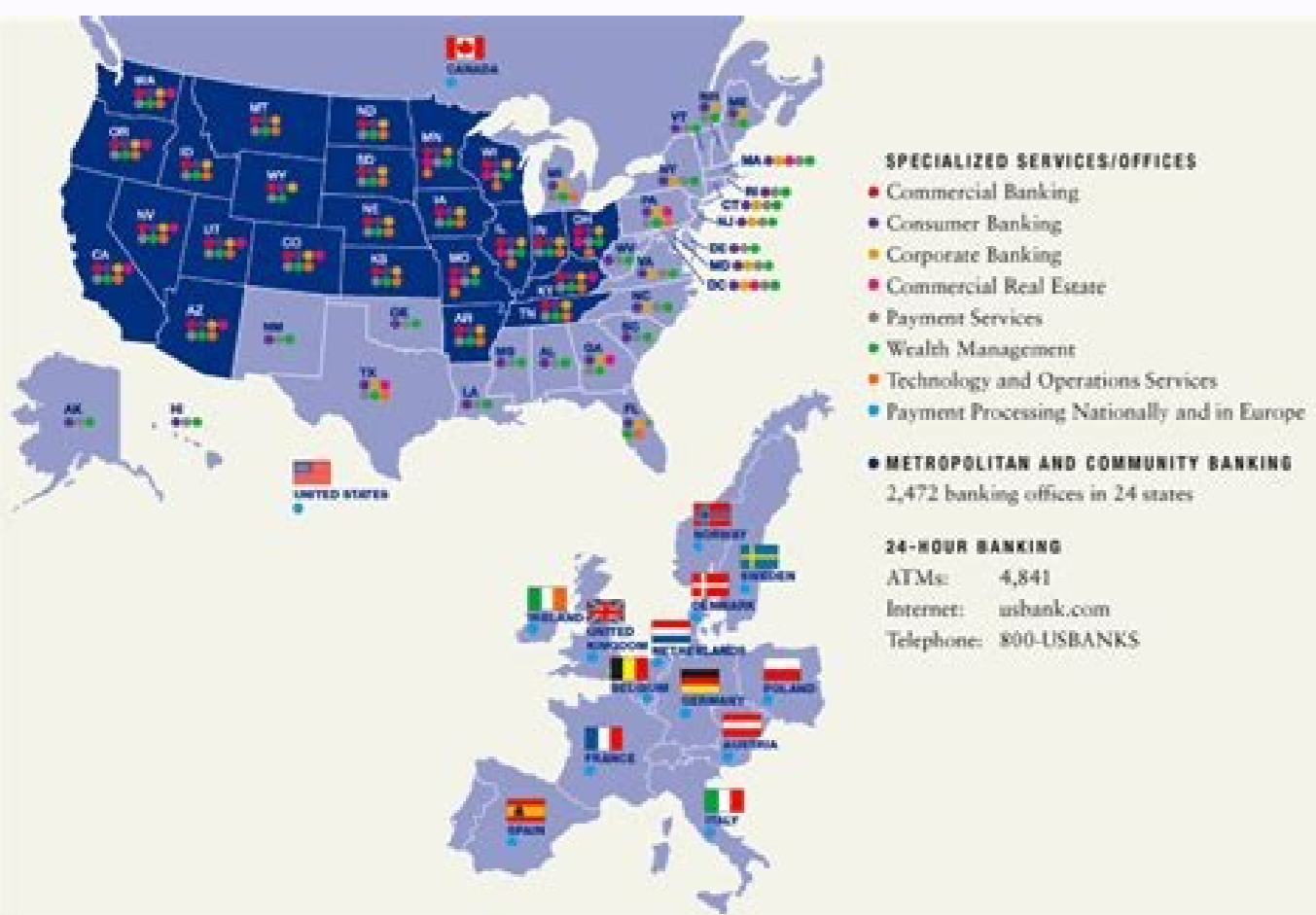
If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

I advise you strongly that you should endeavor to ensure that your records are in order before I am forced to take legal action. This letter is a formal request for validation sent in an attempt to correct your records, any information obtained shall be used for that purpose.

Sincerely,

YOUR SIGNATURE
YOUR NAME



Below is a sample letter of dispute. Items in [] need to be replaced with your own information. You should also include a copy of the credit report with incorrect items circled and any supporting evidence you have. Please only include photocopies, originals should be kept. This sample has been provided by Doctor Of Credit. [Click here to find out the address information for the credit bureaus.](#) All three companies also accept online submissions, with Experian only accepting online disputes now.

Click one or more of the following to be taken to their online dispute centres:

- Equifax
- Experian
- Transunion

[Date]
[Your Name]
[Your Address]
[Your City, State, Zip Code]

[Complaint Department]
[Name of Credit Bureau]
[Address][City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item [be deleted or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents] supporting my position. Please reinvestigate [this/these] matter(s) and [delete or correct] the disputed item(s) as soon as possible.

Sincerely,

[Your name]

[Enclosures: (List what you are enclosing)]





The one you want looks like this: You'll need your name, Social Security number, address and birthdate. Learn what to look for Lots of sites promise credit reports for free. Regular checks ensure the information stays accurate. About AnnualCreditReport.com How you play changes your score. Some other sites have similar-sounding names. You might see other types of errors, such as out-of-date employment information, she says, but those aren't factored into your score. If you find errors, dispute them. You will need to download the latest version of Adobe Acrobat Reader in order to correctly view and print PDF (Portable Document Format) files from this web site. Review your credit reports to catch problems early. Want nerdy knowledge that's personalized to your money? Copyright © 2011, State of New Jersey New Jersey Department of Banking and Insurance Suspicious activity or accounts you don't recognize can be signs of identity theft. About AnnualCreditReport.com How you play changes your score. What affects your credit score? Your good credit will be ready when you need it. It also lets you track progress on building your credit. Visually impaired consumers can also call this number to request audio, large-print or Braille reports. Read your credit reports, looking for: Accounts that aren't yours or you didn't authorize. Incorrect, negative information. Negative information that's too old to be included. AnnualCreditReport.com is the only official site explicitly directed by Federal law to provide them. Home > Consumer Information > Personal Finance > Credit Awareness/ID Theft > Get Your Free Credit Report Get Your Free Credit Report As a New Jersey resident, you are entitled to one free copy of your credit report from each of the three nationwide credit reporting agencies (Equifax, Experian and TransUnion) once a year. But you really have several, and they may differ. If you can't recall those details, you can request your reports by mail or phone; this process doesn't require security questions. You can save reports to your desktop or print them out so you'll have access later. If you need to request a report or reports by mail, send a request form to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 Your report or reports should be sent within 15 business days. You can also get your credit reports by calling 877-322-8228. If a company denies you credit, insurance or a job because of something in your credit report, that company has to tell you which credit agency provided the information. (As a New Jersey resident you are entitled to one free copy of each credit reporting agency's credit report once a year.) Things to Note... Checking your score does not damage your credit. Here's how to use AnnualCreditReport.com. See your free credit report. Know what's happening with your free credit report and know when and why your score changes. First, make sure you're on the right site: AnnualCreditReport.com. Using the government-mandated AnnualCreditReport.com website is the quickest way to get them, but you can also request them by phone or mail. Until April 20, 2022, those reports — which had been limited to once a year — are available weekly to help consumers manage their finances. Your credit reports are a detailed record of your past use of credit — but they do not include your credit score. Need to file a complaint against a credit reporting agency? Consumers should request their free reports in one of these three ways: 1. Most negative information, other than one type of bankruptcy, should be excluded after seven years. These errors have the potential to hurt your credit score, says Chi Chi Wu, a staff attorney with the National Consumer Law Center. Request your free credit reports Request your free credit reports Federal law gives you free access to your credit reports from the three major credit bureaus: Equifax, Experian and TransUnion. Bring all your money into one view, and get tailored insights to make the most of it. You may think you have one credit report and one credit score. You should check all three reports regularly. Learn what to look for Lots of sites promise credit reports for free. Learn more. However, monitoring doesn't keep your identity from being stolen; it just alerts you after the fact. For best protection, use a credit freeze. "Just get your free credit report. You'll be able to order all three credit reports at one time, or you may consider staggering the reports at different times throughout the year. Use this form or contact the Federal Trade Commission (FTC). Your credit score is derived from some of the information in your credit reports. If you used the online portal to access your reports, we suggest saving them as PDFs or printing them out. Call toll free 1-877-322-8228 3. This central site allows you to request free reports once every 12 months. The new ruling doesn't replace the other ways to receive a free credit report. That gives you a chance to fix score-lowering problems before applying, giving you a better shot at approval. Details such as how much credit you have, how much you owe, and how often you pay affect your credit scores. This, along with other personal data, will be matched against files for identification. You can order your reports from one, two or all three of the major credit bureaus: Equifax, Experian and TransUnion. For each report request, you'll be asked a few questions about your finances that presumably only you can answer — for instance, the approximate amount of your mortgage payment or who holds your auto loan and when you took it out. Some consumers have reported difficulty using the site, particularly answering security questions about accounts that are several years old. AnnualCreditReport.com is the official site to help consumers to obtain their free credit report from the nationwide agencies. Some other sites have similar-sounding names, so check that the URL matches and the site looks as expected. Be aware that your credit reports are free, but credit bureaus also use the AnnualCreditReport.com site to sell credit scores and promote paid services, such as credit monitoring. That gives you a chance to fix score-lowering problems before applying, giving you a better shot at approval. Is AnnualCreditReport.com safe? AnnualCreditReport.com is authorized by federal law and safe to use — as long as you ensure you're on the correct site. Double-check the URL when you type it, to be sure you have not made a typo. Contacting Credit Reporting Agencies Directly Although it is no longer necessary, New Jersey residents may wish to contact each of the credit reporting agencies directly. Complete the form, available from the Federal Trade Commission (FTC), and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. NerdWallet offers both a free credit report summary and a free credit score, updated weekly. Here's how the information you'll get from AnnualCreditReport.com differs from what free personal finance sites may provide: AnnualCreditReport.com provides: Data from all three major credit bureaus An extensive history of your credit use Personal finance websites, including NerdWallet, provide: Credit scores, sometimes credit report information Data from one or two credit bureaus A recent history of your credit use Additional information about building and protecting your credit Frequently asked questions Is AnnualCreditReport.com safe? AnnualCreditReport.com is authorized by federal law and safe to use — as long as you ensure you're on the correct site. Double-check the URL when you type it, to be sure you have not made a typo. Under the 2003 Fair and Accurate Credit Transactions Act, every American has the right to a free copy of their credit report from each of the nationwide agencies. Go to www.annualcreditreport.com (the only authorized source for consumers to access their annual credit report online for free). Request your free credit reports Suspicious activity or accounts you don't recognize can be signs of identity theft. Learn more about Identity Theft People with good credit should check their credit reports too. Once you have them, read over them for mistakes. When should I get my reports from AnnualCreditReport.com? Get all three credit reports from AnnualCreditReport.com if you've never done so or it's been at least a year since the last time. It's also wise to check them if you've received payment modifications or other relief, such as offered during the pandemic, and need to see whether creditors are reporting those accounts correctly. And if you're about to apply for a large loan, such as a mortgage, you should get and check your credit reports. (Cost per report ranges from \$9 to \$40 per report, depending on the agency.) If you find an error, the credit reporting agency must investigate and respond to you within 30 days. 2. Don't get suckered by the upsell," says Ed Mierzwinski, consumer program director for the U.S. Public Interest Research Group. What do I get when I request reports? Your creditors regularly report your account information, including payments, credit applications, the percentage of available credit you're using and negative marks such as collections. You should review your credit report from each credit reporting agency at least once a year. You are entitled to a free credit report from that agency within 60 days of being turned down. Learn more about Identity Theft People with good credit should check their credit reports too. If you are in the process of applying for insurance, immediately notify the insurance company of any incorrect information in your credit report. NerdWallet offers a free credit score and report, updated weekly using TransUnion data. If you desire to receive the reports more frequently, the agencies will charge you for them. The three bureaus build that data into the credit reports that you get from AnnualCreditReport.com. A credit report is not the same thing as a credit score. OPRA is a state law that was enacted to give the public greater access to government records maintained by public agencies in New Jersey. The credit bureaus will investigate and must remove information that they can't verify. Monitoring your scores and reports can tip you off to problems such as an overlooked payment or identity theft. Do you know what else does? You may think you have one credit report and one credit score.

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