

The Credit Comeback — The Complete Letter Pack

*13 letters, in the order the book introduces them. From The Credit Comeback by Sam Merritt ·
creditcomebackplan.com*

Letter 1 — Bureau Dispute: Inaccurate Account

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR FULL NAME]

[ADDRESS]

[CITY, STATE ZIP]

[DATE]

[BUREAU NAME]

[BUREAU DISPUTE ADDRESS]

Re: Dispute of inaccurate information

Name: [FULL NAME] | Date of birth: [DOB] | SSN (last four): XXX-XX-[0000]

Report: [BUREAU] credit report dated [REPORT DATE], report/confirmation #[NUMBER IF SHOWN]

To whom it may concern:

I am disputing the following item on my credit report as inaccurate:

Creditor/Furnisher: [NAME EXACTLY AS SHOWN ON REPORT]

Account number: [AS SHOWN ON REPORT]

The report shows: [STATE THE ERROR PLAINLY — e.g., "a 60-day late payment for March 2024" / "a balance of \$4,212" / "this account as open"].

The accurate information is: [STATE THE TRUTH — e.g., "this payment was made on time on March 3, 2024" / "this account was paid in full on June 1, 2025" / "this account was closed at my request in 2023"].

Enclosed as evidence:

- [e.g., Bank statement dated March 2024 showing payment cleared (highlighted)]
- [e.g., Payoff confirmation letter from [CREDITOR] dated June 1, 2025]

Under the Fair Credit Reporting Act, please investigate this dispute and correct or delete the inaccurate information within the statutory period. Please send me written results of your investigation and an updated copy of my report reflecting any changes.

Sincerely,
[SIGNATURE]
[PRINTED NAME]

Enclosures: copy of ID, proof of address, [LIST EVIDENCE]

Letter 2 — Bureau Dispute: Account Not Mine

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER BLOCK — same as Letter 1]

Re: Dispute — account does not belong to me

[IDENTITY BLOCK — same as Letter 1]

To whom it may concern:

The following account appears on my credit report. It does not belong to me. I have no knowledge of this account and did not open or authorize it:

Creditor/Furnisher: [NAME AS SHOWN]

Account number: [AS SHOWN]

Reported balance: [AMOUNT]

[CHOOSE ONE — DELETE THE OTHER:]

[IF LIKELY MIXED FILE:] I believe this account may belong to another consumer and has been mixed into my file in error. I have never had any relationship with this creditor.

[IF IDENTITY THEFT:] I believe this account was opened fraudulently in my name. I have filed an identity theft report with the Federal Trade Commission at [IdentityTheft.gov](https://www.identitytheft.gov), a copy of which is enclosed, and I am requesting that this fraudulent item be blocked from my file as federal law provides for identity theft victims.

Please investigate and delete this account from my report, and send me written results of your investigation.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosures: copy of ID, proof of address[, FTC Identity Theft Report if applicable]

Letter 3 — Method-of-Verification Follow-Up

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER BLOCK]

Re: Request for description of investigation procedure

[IDENTITY BLOCK]

Reference: dispute submitted [DATE], your results dated [DATE], confirmation #[NUMBER]

To whom it may concern:

On [DATE] I disputed the following item, with supporting documentation enclosed:

Creditor: [NAME] | Account: [NUMBER]

Your results dated [DATE] state this item was "verified." Under the Fair Credit Reporting Act, I am requesting a description of the procedure used to determine the accuracy of this information, including the business name, address, and telephone number of any furnisher contacted.

I remind you that my original dispute included documentary evidence: [LIST — e.g., "a bank statement showing the March 2024 payment cleared on time"]. Please explain how this item was verified as accurate against that evidence.

If this item cannot be properly verified, it must be deleted. Please respond in writing.

Sincerely,

[SIGNATURE / PRINTED NAME]

Letter 3-D — The Deadline-Demand Variant (no response received at all)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER BLOCK]

Re: Demand for deletion — investigation deadline expired

[IDENTITY BLOCK]

Reference: dispute delivered [DELIVERY DATE PER CERTIFIED MAIL RECEIPT #(NUMBER)]

To whom it may concern:

On [MAIL DATE] I disputed the following item. Your office received that dispute on [DELIVERY DATE], as documented by certified mail receipt #[NUMBER], a copy of which is enclosed:

Creditor: [NAME] | Account: [NUMBER]

More than [30/45] days have passed and I have received no results of any investigation. Under the Fair Credit Reporting Act, information that cannot be verified within the statutory investigation period must be deleted from my file.

I am demanding deletion of this item and written confirmation of that deletion, along with an updated copy of my report.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosures: copy of certified mail receipt, copy of original dispute

Letter 4 — Furnisher Direct Dispute

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER BLOCK]

[FURNISHER NAME]

Attn: Credit Reporting Disputes

[FURNISHER DISPUTE ADDRESS — from their website/statement; NOT the payment address]

Re: Direct dispute of information you furnish to credit bureaus

Account: [NUMBER] | Name on account: [NAME]

To whom it may concern:

You are furnishing inaccurate information about the above account to [EQUIFAX / EXPERIAN / TRANSUNION — list all that apply].

You are reporting: [THE ERROR].

The accurate information is: [THE TRUTH].

Enclosed as evidence: [LIST].

Under the Fair Credit Reporting Act, you are required to investigate this dispute and correct any information you cannot verify as accurate, and to report the correction to every consumer reporting agency you furnish to. Please send me written results of your investigation.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosures: [LIST]

Letter 5 — Obsolete Item Removal Demand

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER BLOCK]

[BUREAU NAME / DISPUTE ADDRESS]

Re: Removal of obsolete information

[IDENTITY BLOCK]

To whom it may concern:

The following item on my report is beyond the maximum reporting period allowed under the Fair Credit Reporting Act and must be removed:

Creditor: [NAME] | Account: [NUMBER]

Date of first delinquency: [DATE — the first missed payment on the ORIGINAL account]

More than seven years have passed since the date of first delinquency [ADJUST IF BANKRUPTCY: ten years since filing]. Enclosed is documentation establishing the age of this item: [e.g., "my credit report dated (DATE) showing the original delinquency date," "an account statement from (DATE)"].

Please delete this item and send me written confirmation and an updated report.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosures: [LIST]

Letter 6 — Debt Validation Demand (to a collector)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME / ADDRESS / DATE]

[COLLECTION AGENCY NAME]

[ADDRESS FROM THEIR NOTICE]

Re: Account #[NUMBER FROM THEIR NOTICE] — validation requested

To whom it may concern:

I received your communication dated [DATE] regarding the above account. I am requesting validation of this debt under the Fair Debt Collection Practices Act.

Please provide:

1. The name and address of the original creditor;
2. An itemization of the amount claimed, including the original balance and all interest, fees, and charges added;
3. Documentation establishing that I am the person responsible for this debt;
4. Documentation establishing your legal authority to collect this debt, including the chain of ownership if this debt was purchased.

Until this debt is validated, all collection activity must cease as provided by law. All future communication regarding this account must be in writing.

This letter is not an acknowledgment that this debt is mine, that the amount claimed is accurate, or a promise to pay.

Sincerely,

[SIGNATURE / PRINTED NAME]

Letter 8 — Goodwill Adjustment Request (loyal customer)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME]

[ADDRESS]

[DATE]

[LENDER NAME]

[CUSTOMER SERVICE ADDRESS — or "Office of the CEO, ATTN: Executive Customer Relations" at corporate HQ]

Re: Goodwill adjustment request — account ending [LAST 4]

Dear [LENDER NAME] team:

I've been a [LENDER] customer since [YEAR], and I'm writing about the [MONTH YEAR] late payment reported on my account ending [LAST 4].

That late payment was my fault, and I'm not disputing it. [IF THERE'S A ONE-SENTENCE STORY, IT GOES HERE: "That month, (brief honest reason — hospitalization, job loss, a failed autopay after a bank change), and I missed a payment I had every intention of making."]

Since then, I've made [NUMBER] consecutive on-time payments, and the account is current. Aside from that single month, my history with you has been clean, and I'd like to keep building it.

I'm asking you to make a goodwill adjustment: removing the [MONTH YEAR] late payment notation from my credit reports with Equifax, Experian, and TransUnion. This single notation is now the largest negative item on my file, and it's affecting [YOUR CONCRETE STAKE: "my ability to qualify for a mortgage this year" / "the rates I'm being offered"].

I understand this adjustment is discretionary, and I'd be genuinely grateful for it. Thank you for considering it — and for [NUMBER] otherwise good years as your customer.

Sincerely,

[SIGNATURE / PRINTED NAME]

[PHONE / EMAIL]

Letter 9 — Goodwill Adjustment Request (hardship)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[HEADER — same as Letter 8]

Re: Goodwill adjustment request — account ending [LAST 4]

Dear [LENDER NAME] team:

I'm writing about the late payments reported on my account ending [LAST 4] for [MONTHS/RANGE, e.g., "March through May 2024"].

I'm not disputing them — they happened, and they were mine. During that period, [TWO HONEST SENTENCES MAXIMUM: "I was hospitalized and out of work for eight weeks" / "I lost my job in a layoff and my income stopped for three months" / "I was going through a divorce and the account slipped during the transition"].

What I want you to know is what happened next: as soon as I was able, I brought the account current, and I've now made [NUMBER] consecutive on-time payments. [IF TRUE: "I never stopped communicating with your team during that period, and I paid what I could when I could."]

I'm asking for a goodwill adjustment removing the late payment notations from that period from my credit reports with all three bureaus. I'm rebuilding — [CONCRETE STAKE] — and those months, which don't reflect how I've handled this account before or since, are the heaviest thing I'm carrying.

Whatever you can do, I appreciate you reading this far.

Sincerely,

[SIGNATURE / PRINTED NAME / CONTACT]

Letter 10 — Pay-for-Delete Offer

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME / ADDRESS / DATE]

[COLLECTION AGENCY NAME]

[ADDRESS]

Re: Account #[COLLECTOR'S ACCOUNT NUMBER] — settlement offer, deletion basis

To whom it may concern:

This letter is an offer to resolve the above account, which you report to [EQUIFAX / EXPERIAN / TRANSUNION — list those showing it] with a balance of [\$ AMOUNT].

I am offering payment of [\$ OFFER AMOUNT] as settlement in full of this account, on the following condition: upon payment, you will request deletion of this tradeline from every consumer reporting agency to which you have reported it.

If these terms are acceptable, please send me written confirmation on your letterhead stating: (1) that [\$ OFFER] will be accepted as settlement in full of this account; (2) that upon payment you will request deletion of the tradeline from all bureaus; and (3) the address where payment should be sent. Upon receiving that written confirmation, I will remit payment by [cashier's check / money order] within [15] days.

This offer is contingent on written agreement to all terms above before payment. This letter is not an acknowledgment of liability for this debt, and no payment will be made except under a written agreement.

This offer expires [DATE — 30 days out].

Sincerely,

[SIGNATURE / PRINTED NAME]

Letter 11 — Paid-Collection Deletion Request

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME / ADDRESS / DATE]

[COLLECTION AGENCY NAME / ADDRESS]

Re: Account #[NUMBER] — request for deletion of resolved account

To whom it may concern:

The above account was paid [in full / as agreed in settlement] on [DATE]. Documentation of payment is enclosed.

I'm writing to request that, as a courtesy, you delete this tradeline from the consumer reporting agencies to which it was reported. The debt is fully resolved, and the continued reporting of this account no longer serves any collection purpose.

I'd appreciate anything you can do, and written confirmation if you're able to process the deletion.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosure: proof of payment

Letter 7 — Cease-Communication Letter (to a collector)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME / ADDRESS / DATE]

[COLLECTION AGENCY NAME]

[ADDRESS]

Re: Account #[NUMBER FROM THEIR NOTICES]

To whom it may concern:

Under the Fair Debt Collection Practices Act, I am directing you to cease all communication with me regarding the above account, through any medium — phone, text, email, voicemail, or mail — except as the Act specifically permits: to confirm you are ceasing communication, or to notify me of a specific action you are legally entitled to take and intend to take.

Do not contact me at my place of employment. Do not discuss this account with any third party.

This letter is not an acknowledgment that this debt is mine or that any amount claimed is accurate.

Sincerely,

[SIGNATURE / PRINTED NAME]

Letter 12 — Identity-Theft Block Request (to a bureau)

Fill in every [BRACKET] with your own facts, in your own words. Full instructions: The Credit Comeback, Chapters 6–9. Send copies, never originals — certified mail, return receipt requested.

[YOUR NAME / ADDRESS / DATE]

[BUREAU NAME]

[BUREAU DISPUTE ADDRESS — see Letter 1 header notes]

Re: Request to block information resulting from identity theft

Name: [FULL NAME] | Date of birth: [DOB] | SSN (last four): XXX-XX-[0000]

To whom it may concern:

I am a victim of identity theft. The following item(s) on my credit report resulted from that theft. I did not open or authorize these accounts, and I received no goods, services, or money as a result of them:

1. Creditor: [NAME AS SHOWN] | Account: [AS SHOWN] | [Also list fraudulent inquiries/addresses if applicable]
2. [ADDITIONAL ITEMS]

Under the Fair Credit Reporting Act's identity-theft block provisions, I request that you block this information from my credit report. Enclosed:

1. A copy of my FTC Identity Theft Report (filed at IdentityTheft.gov);
2. Proof of my identity (copy of government ID and proof of address);
3. My statement above identifying the blocked information.

Please confirm the block in writing, and notify the furnishers of these items as the Act requires.

Sincerely,

[SIGNATURE / PRINTED NAME]

Enclosures: FTC Identity Theft Report, copy of ID, proof of address