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The use of any other trade name, copyright, or trademark is for identification and reference purposes only and does not imply any association with the copyright or trademark holder of their product or brand. Other product and company names mentioned herein are the property of their respective owners. Licenses and Disclosures. Your credit score will follow you for a long time, constantly impacting your financial health and decisions. Your credit score plays a role in your ability to make large purchases, such as a house or a vehicle, as well as your reputation among lenders and other stakeholders who may see it. A poor credit score can haunt you for years to come. Many people find themselves in a difficult situation when they run their credit report and see it plagued by negative information or history. Did you know that you can also file a 609 dispute letter to get some of that adverse information off of your report for good? A 609 dispute letter (also known as a 609 dispute letter) is a way for you to remove information from your credit report. It works by asking the credit bureau to produce tangible proof that you owe the money listed on your report and then removing the information if they cannot prove it. For example, a credit bureau might be unable to produce the signed copy of your original loan or credit application, thereby allowing you to remove the information from your credit report in some situations. You can request to remove any information, regardless of if it is accurate or not. If the credit bureau cannot verify that a reported debt is correct, there is a chance that you can remove it from your credit report. Keep in mind that this does not stop you from owing your debts – It only prevents them from appearing on your credit report. The credit bureau is the company that collects relevant financial information and then creates your credit report. From this information, the credit bureau will assign a credit score for stakeholders, such as potential lenders and employers, to use to assess your financial health and reliability. If you are sending a 609 letter to request the removal of information from your credit report, you are sending this letter directly to the credit bureau that created your credit report. There are three major credit bureaus in the United States (in 2021). They are: TransUnion Experian Equifax All three of these credit bureaus offer similar services and will produce similar credit scores for an individual. If you are filing a 609 dispute letter to have information removed from your credit score, then you will need to send one letter to each credit bureau that shows the disputed information on your credit report. Thanks to the Fair Credit Reporting Act, you are allowed to request the following information from your credit report: Your consumer credit files and the source that provided this information All prospective employers who have accessed your credit report in the past 2 years Businesses that have made soft inquiries into your credit report in the past 12 months Once you have a copy of your credit report, you can use a 609 letter to ask for the removal of information that negatively impacts your credit score. You can request your credit score from each credit bureau individually or use a service that requests multiple reports at one time for you. You need a 609 dispute letter in the following situations: You notice inaccurate information on your credit report You see accurate information on your credit report that is hurting your credit score You have the right to request your credit report, which then puts the burden on the credit bureau to prove that it is accurate. If they cannot do so, there is a chance that you will not need to remove inaccurate information from your credit report. A 609 dispute letter must include the following information: Your information: legal name, signature, social security number, date of birth Your account names and numbers Your desire to exercise your rights under the Fair Credit Reporting Act, section 609 Proof of identity: Copies of birth certificate, social security card, passport, photo ID, W-2, lease/mortgage documents, and a utility bill A copy of your credit report. Highlight or circle the information that you are disputing. A direct request to verify or remove the disputed information within 30 days of the letter There is no specific structure required for a 609 letter, which means it can be challenging to know where to begin when you sit down to write one. Check out our free section 609 credit dispute letter template (pdf) if you are unsure where to start. You can use our 609 letter template for late payments, defaulted loans, or any other information that you would like to have removed from your credit report. While this might be difficult for some of our younger readers to wrap their minds around, you do need to send a physical dispute letter in the mail. You will see the option to dispute information on your credit report online, but this does not allow you to request documentation from the credit bureau. The success of the 609 dispute letter relies on requesting documentation from the credit bureau to verify the information on your credit report. The only way to formally request this documentation is through a physical letter in the postal mail. Luckily you can use our 609 dispute letter template to make this easier. 609 letters work in some, but not all, situations. If the credit bureau can provide documentation that verifies the information you are disputing, the letter will not successfully remove the information from your credit report. However, many credit bureaus will find it challenging to produce the documentation they need to verify the information that shows on your credit report. In this situation, there is a chance that you will successfully remove the information from your credit score. Even if the credit bureaus do not produce the information necessary to verify the information that you are disputing, there is a chance that they will still be able to keep the information on your report. The Fair Credit Reporting Act does not require them to keep this information on file, so they might continue reporting the information. After you send your letter to the credit bureau, a few things might happen. If the credit bureau accepts your request, they might delete the information from your credit report without contacting you or asking you for anything else. This removal is an ideal situation, and you would become aware of it by checking your report periodically for changes. Suppose the credit bureau has the documentation that you requested to verify the information. In that case, they will likely send you a copy of the documentation, thereby refusing your request to remove the information. In this situation, you will probably need to wait for the info to expire after the designated amount of time for each offense. If the credit bureau does not have the documentation, they still might deny your request. In this situation, they will notify you that they do not have the requested documentation. If you are confident that the information is incorrect, you can dispute the report again. This time, point out that they do not have documentation to verify the information on your report. If you are unsure if a 609 letter is the best way to dispute information on your credit score, there are a few other options that you can try. Each option will best apply to different information, and none will be successful 100% of the time. Dispute the information using the credit bureau's online tool. This tool requests that the credit bureau checks its records for accuracy, not that they reach out to your creditors for documentation. Request proof of your consent for companies to run hard inquiries. Companies need your consent to run a hard inquiry on your credit report because it can negatively impact your credit score. If they fail to produce proof of consent, such as a signed form, the credit bureau must remove it from your report. Contact your lenders. If you are confident that the information on your credit report is incorrect, it can sometimes be faster and easier to settle the issue with the lender. Technically, yes. Maybe. In reality, sometimes even if your 609 letter successfully removes the loan or debt information from your credit score, you will still need to pay back the money that you owe to the creditor. This letter stops the information from showing up on your credit report. It does not forgive the loans you owe. A 609 dispute letter can be an excellent way to remove information from your credit report that negatively impacts your credit score. You can use our free 609 dispute letter template to create an effective 609 letter to send via certified mail to the credit bureau. Although they are not always successful, a 609 letter is an excellent option for disputing your credit report and quickly improving your credit score. You might also be interested in our Method of Verification template and information. Here are the addresses of each credit bureau: ExperianDispute DepartmentP.O. Box 9701Allen, TX 75013 P.O. Box 4500 Allen, TX 75013 Experian is a formal way to request more information about errors on your credit report. Sending a 609 dispute letter may help you remove errors from your credit report. Legitimate accounts should stay on your credit report even if you send a dispute letter. Disputing negative errors on your credit report is an important step in your credit repair journey. Whether it's a paid-off loan still showing a balance or an account you don't recognize, correcting errors can help you improve your credit. While there are multiple strategies for disputing errors, one approach some people take is asking for more information to be able to verify negative marks on your credit . While the Fair Credit Reporting Act (FCRA) does not mention a "609 dispute letter", the FCRA does give you the right to dispute errors on your credit report. A letter is one of the ways to do that. What is a 609 letter? A 609 letter is a way to verify the accuracy of the accounts listed on your credit report. While they're sometimes called 609 dispute letters or credit dispute letters, a 609 letter isn't actually a dispute. It's a request for a copy of the information in your credit file. These letters reportedly get their name from Section 609 of the Fair Credit Reporting Act (FCRA), a federal law that regulates the credit reporting industry. While 609 dispute letters get their name from this section, dispute letters are actually covered under Section 611. Section 611 requires credit bureaus to fix or remove any inaccurate or unverifiable information. Credit repair companies may recommend 609 letters to help you investigate things on your credit report that may be inaccurate. If the creditor cannot provide information to the credit bureau proving that you owe the debt, the credit bureau may delete the information from your report. Examples of information that you might want to dispute with a 609 letter include: Accounts opened due to identity theft Late payments that were paid on time Missing payments Paid-off loans showing a balance Some people suggest that if you ask the bureaus for proof you've agreed to pay the debt and they can't produce it, they must remove the disputed item as unverifiable. However, a credit reporting agency not having certain documents such as copies of signed agreements doesn't mean the debt is unverifiable. A 609 letter is a request for information, not a way to trick the system into thinking you don't owe debt if they don't have specific forms of proof. The Fair Credit Reporting Act and consumer rights The Fair Credit Reporting Act regulates how credit bureaus can collect and share your information. The FCRA sets out how credit bureaus must disclose information to consumers. Under the FCRA, credit bureaus are required to disclose all information in your credit file when you ask for it. That includes disclosing the sources of information to help you address errors more effectively. The FCRA also regulates other areas of credit. That includes requiring credit bureaus to disclose, upon request, who has accessed your credit report or run soft inquiries over the past year. The FCRA gives consumers the right to get information about: Any businesses that have made soft inquiries on your credit over the past year. Anyone who has accessed your credit report in the past two years unless it was for an investigation. All of the information in your credit files, including the source of that information. How to write a 609 letter When writing a 609 letter, you're asking the credit bureau to verify the accuracy of items listed on your credit report. For example, does a creditor have a signed loan agreement or other documents proving that you agreed to the debt? If not, they may not be able to prove you owe it. Alternatively, you might use a 609 dispute letter to argue that an account on your credit report belongs to someone with a similar name. Some agencies recommend filing a 609 dispute letter to ask the credit bureau to verify all accounts are accurate. It's better to check your credit yourself and send a dispute for anything you suspect is inaccurate. What to include with your 609 letter To make sure you get the information you need, your letter should contain certain key elements. Make sure to include details about the items you want more information on, as well as personal information, so the credit bureau knows it's a valid request. Include the following in your letter: Personal information: Include your full name, current address, phone number and date of birth. Details of accounts: Note the account names and numbers of items you want verified. Proof of identification: Include a copy of your government-issued identification. Supporting documentation: If you're filing a dispute, you want to include copies of documents that support your position. For example, if a paid-off loan shows an open balance with a balance remaining, include a copy of the final statement showing a zero balance. Your credit report: It may be helpful to include a copy of your credit report with the items in question circled or highlighted. This can help ensure clear communication about which item is being disputed. Statement of your rights under the FCRA: Credit bureaus already know your rights, but it doesn't hurt to include a statement that you are asserting your rights under the FCRA to request the information in your credit profile Some companies or websites sell specific 609 dispute letter templates. A paid-for template isn't any better than one you can write for free. You can use any format as long as you include the information required. How to send a 609 letter It's best to send your 609 letter via certified mail. Certified mail requires a signature for delivery, and you can receive a return receipt for proof of delivery. While this method costs extra, it provides the peace of mind that your letter was received. Additionally, the credit bureaus have limited time to act upon your request. With a certified letter and a return receipt, you know exactly when that timeframe starts, so you can follow up if necessary. Use these mailing addresses to send letters to the three major credit bureaus: Equifax Information Services LLCP.O. Box 740256 Atlanta, GA 30348Experian P.O. Box 4500 Allen, TX 75013TransUnion Consumer SolutionsP.O. Box 2000 Chester, PA 19016 By calling the bureaus, consumers can also request the information they'd ask for with a 609. Here are the websites and phone numbers for each one: Equifax: 866-349-5191 Experian: 888-397-3742 TransUnion: 800-916-8800 What happens after you send a 609 letter? After you send a 609 letter, you should receive the requested information. If what you receive shows that the debt isn't yours or the information is incorrect, you can still file a dispute if the information is still on your credit report. After the credit bureau receives a dispute, they typically contact the creditor to help with the account investigation. Using the information you provide and the information on your credit history, the creditors will review their files to determine whether they have accurate information. Once the creditor has completed its investigation, it will share the results with the credit bureaus. By law, credit bureaus must reply to a dispute within 30 days of receiving your request. Depending on the circumstances, they may receive a 15-day extension. If the creditor cannot verify the disputed account information by the deadline, the credit bureau will remove it from your credit report. Limitations of a 609 letter Some companies claim that a 609 dispute letter is a legal loophole that guarantees the credit bureaus will remove negative but accurate items from your credit report. The truth is that legitimate accounts will stay on your credit report even if you dispute them. A 609 letter may also still need to be followed up by a traditional dispute letter. You could receive the information on your account and recognize something is inaccurate, but the credit bureau may not know that. A 609, or a traditional dispute letter, will not remove negative items like late payments, bankruptcy or loan defaults from your report. Nor will it eliminate existing debt that you cannot pay or stop collection calls. Alternative steps for credit repair A credit dispute letter may help you correct errors on your credit report and improve your credit. However, depending on your financial situation, you may want to take other steps to repair your credit. Some options to consider include: Communicating with your creditors: Your creditors may be willing to offer help on your credit repair journey. Many banks are willing to reduce interest rates for good customers, either temporarily or permanently, which could help you pay down your balances. Creditors may also agree to remove late payments from your credit report if you write a goodwill letter. Making all payments on time: Your payment history is the largest factor in your credit score. Consider setting up automatic payments to avoid late fees and negative marks on your credit report. Reducing your credit card balances: Keeping your credit card balances below 30 percent of your credit limit is another good step to building excellent credit. If you're having trouble paying off your credit cards due to high interest rates, look into something like a debt consolidation loan or balance transfer credit card. Working with a credit repair company: Credit repair companies can help you identify errors on your credit report and file disputes with the credit bureaus. This adds additional costs when you can dispute errors for free, but it could be a good solution for people who have the funds and want someone to help them. The bottom line Section 609 of the FCRA gives you the right to request both the information in your credit file and the sources of that information. You can use the information you get to validate the accuracy of accounts listed on your credit report. Frequently asked questions You can visit AnnualCreditReport.com, a website authorized by the federal government, for free credit reports. The site provides free weekly online credit reports from all three credit bureaus. Some companies offer 609 letter templates for sale, but you don't need to buy a template. Section 609 of the FCRA does not require that consumers submit requests using a specific template or format. The style of the letter doesn't matter. A 609 letter may help you get the information you need to successfully dispute something on your credit report. Credit disputes may help consumers get incorrect information removed from their credit reports. Your actual results will vary depending on many factors, including the accuracy of the information on your credit report and the supporting documentation you provide. Did you find this page helpful? Help us improve our content Thank you for your feedback! Your input helps us improve our content and services. Trying to remove a negative item from your credit report? You might've heard about a "609 dispute letter"—a strategy some claim can erase debts the bureaus can't prove you owe. But does it really work? A 609 letter isn't a magic fix, but it's based on a real part of federal law. Section 609 of the Fair Credit Reporting Act gives you the right to request certain information about your credit file. Supporters say that if a credit bureau can't produce the original documentation for a debt, they must remove it from your credit report. Here's what a 609 letter really is, how it works, and what it can and can't do—so you know what to expect before sending one. A 609 dispute letter is a written request to a credit bureau for the source of information listed on your credit report. It's based on Section 609 of the Fair Credit Reporting Act (FCRA), which gives you the right to access your credit file and see where the data came from. Many people use this type of letter to question entries that seem unfamiliar or possibly inaccurate. The idea is that if a credit bureau can't confirm the source of the account, they may have to remove it. Some templates claim that credit bureaus must produce a signed contract to keep an item on your credit report—but the law doesn't actually require that. As long as the credit bureau can verify the information through their normal channels, the account can stay—even without a contract. 609 letters can help remove unverifiable items from your credit report, but they won't make accurate debts disappear. If the bureau confirms the information, it's allowed to remain. These letters can be useful if you're unsure how an account got there and want to force the credit bureau to double-check its source. If the item can't be verified, the bureau must delete it. But if it can be confirmed—even electronically—it won't go anywhere. A 609 letter is not a shortcut around the regular dispute process. It's just another way to make sure everything on your credit report can be backed up. The Fair Credit Reporting Act (FCRA) is a federal law that gives you several rights when it comes to your credit report. Section 609 specifically gives you the right to request information in your file, including the source of any account or inquiry listed. Here's what you're entitled to under the FCRA: Access to your full credit file: You can request all the information a bureau has on you, including the source of that data. Disclosure of public records: If your report includes bankruptcies, tax liens, or judgments, you can ask where the information came from. List of inquiries: You have the right to see who has accessed your credit for promotional or account review purposes. Dispute process: If something looks inaccurate or can't be verified, you have the right to dispute it and have it removed if the bureau can't confirm it. One free report per year: You're entitled to a free credit report from each bureau annually at AnnualCreditReport.com. These rights are why people turn to tools like 609 letters—they're trying to use Section 609 to force credit bureaus to confirm what they're reporting. But if you're dealing with an error, the stronger legal protection actually comes from the dispute process outlined in Section 611. There's no official format for a 609 letter, but it should include specific information to support your request. You'll need to clearly identify the accounts in question and ask the credit bureau to verify the source of the information. Keep in mind: credit bureaus are not legally required to provide a signed contract. This letter works best as a way to challenge unverified or suspicious entries—not to dispute every debt. If the credit bureau can't confirm the information, they may remove it. But if the data is verified—even without a contract—it can stay on your report. When writing your letter, include the following: A list of the accounts you're questioning, including names and account numbers A statement requesting the source of the information under Section 609 of the FCRA Copies of two forms of identification (such as a driver's license and utility bill) A copy of your credit report with the items you're disputing clearly marked Sending the letter by certified mail with return receipt is the best way to track it. This also helps prove the bureau received your request in case you need to follow up. To write an effective credit dispute letter, follow these steps: Obtain a copy of your credit reports, detailing positive and negative marks affecting your credit. Write a dispute letter including your personal information, account numbers, a copy of your credit report with highlighted items, and proof of identification. Request the removal of unverifiable information and provide any additional supporting documents. Send the letter via certified mail with return receipt requested to ensure delivery and tracking. Follow up with the credit reporting agency by phone if you haven't heard from them within 30 to 45 days. Here's a sample template you can use when writing a 609 dispute letter. This version sticks to your legal rights without requesting documents credit bureaus aren't required to provide. [Your Full Name][Your Address][City, State, Zip Code][Date] [Credit Bureau Name][Credit Bureau Address][City, State, Zip Code] Re: Request for Source of Information Under Section 609 of the FCRA Dear [Credit Bureau Name], I am writing to request the source of specific information listed on my credit report, as allowed under Section 609 of the Fair Credit Reporting Act (FCRA). I have reviewed my report and would like additional details on the following account(s): [Account Name] – [Account Number] [Account Name] – [Account Number] Please provide the name of the original furnisher of this information and any documentation you have that confirms its accuracy. I've enclosed copies of the following to verify my identity: A government-issued photo ID A recent utility bill or bank statement with my name and address A copy of my credit report with the items in question clearly highlighted If the information cannot be verified, I request that it be removed from my credit file, as required by the FCRA. Thank you for your attention to this matter. Sincerely,[Your Signature][Your Printed Name][Your Date of Birth][Last Four Digits of Your Social Security Number] Remember to attach copies of your identification documents and your credit report with the disputed items highlighted. Aside from the 609 letter, you can also use other methods to address inaccuracies or negative information on your credit report: Debt validation letter: If a debt collector contacts you about a debt you don't recognize or believe is inaccurate, you are entitled to request validation of the debt under the Fair Debt Collection Practices Act (FDCPA). The debt collector must provide you with proof that the debt is yours and the amount is correct. Here are some sample debt validation letters to get an idea of what they look like. Goodwill letter: If you have a negative mark on your credit report due to a late payment, you can request a goodwill adjustment from the creditor. In a goodwill letter, you ask the creditor to remove the late payment from your credit report as a gesture of goodwill, explaining the circumstances that led to the late payment and your commitment to maintaining a positive payment history. If you need assistance with credit report disputes or dealing with the three credit bureaus, consider consulting a reputable credit repair company. These professionals can help challenge errors on your credit report and provide additional credit repair services. By working with experts, you can ensure that your dispute process is handled effectively and accurately, improving your chances of rectifying any credit report inaccuracies. Remember, maintaining a good credit score is essential for your financial well-being. Understanding your rights under the FCRA and using tools like the 609 letter can help you protect your credit history and secure better financial opportunities in the future. Unlike standard credit report disputes that directly challenge inaccuracies, a 609 letter requests documentation, like the original contract or other verification, which the credit reporting agencies might not always be able to provide. It's a method to possibly identify inaccuracies indirectly. This section of the FCRA entitles you to request and access all information in your consumer credit files, including the source of the information, any public record information, a list of inquiries, details of disputes filed, and the credit bureau's process for investigating disputes. No, a 609 letter does not guarantee the removal of negative items. If the credit bureau can verify the information, it will remain on your report. However, if they cannot provide the requested documentation, it could lead to the removal of unverified information. Your letter should include your personal details, a citation of your rights under Section 609 of the FCRA, the specific account names and numbers you are questioning, a request for the original contract, and copies of your identification and proof of residence. Yes, it's advisable to send your 609 letter via certified mail with a return receipt requested. This ensures that you have a record of the credit reporting agency receiving your letter, which is important for tracking and future reference. If the credit bureau does not respond within 30 to 45 days, follow up with them by phone or consider seeking legal advice. You may also file a complaint with the Consumer Financial Protection Bureau (CFPB) if you believe your rights under the FCRA have been violated. Upsolve is a nonprofit that helps you eliminate your debt with our free bankruptcy filing tool. Think TurboTax for bankruptcy. You could be debt-free in as little as 4 months. Featured in Forbes 4x and funded by institutions like Harvard University — so we'll never ask you for a credit card. See if you qualifyA 609 letter is a tool you can use to request information about items on your credit report or to challenge incorrect entries. It's named after Section 609 of the Fair Credit Reporting Act (FCRA), a federal law that protects consumers from unfair credit reporting practices. While 609 letters are often called "dispute letters," they don't directly dispute information on your credit report. Instead, they request the documentation or evidence the credit bureaus used to list an account or debt.If the credit bureaus can't verify the accuracy of a specific item by providing the required documentation, they must remove it from your report. This makes 609 letters a starting point for uncovering inaccuracies or unverified entries that you can dispute later under Sections 611 and 623 of the FCRA, which cover your right to formally challenge inaccurate or outdated information.While 609 letters can be a helpful step in the credit repair process, they aren't a magic solution. They won't guarantee that items are removed, but they can help you gather the evidence you need to address errors and improve your credit report.If you're working on repairing bad credit or improving your credit score, understanding how to use a 609 letter is a great first step. In this article, we'll explain how these letters work, what to include, and how they can support your credit repair efforts.The FCRA is the primary federal law outlining credit bureaus and credit reporting agencies' responsibilities. It also outlines consumers' rights regarding credit reporting. Section 609 of the FCRA gives consumers the right to request all information in their credit files and the source of that information. Consumers also have the right to know any prospective employer who has accessed their credit report within the last two years.Section 609 gives you the right to access information used by a credit bureau to create your credit report. This way you can make sure that the credit bureaus aren't using incorrect information to calculate your credit score. If they are, you can use the information from your credit report to dispute debt and take other steps to clean up your credit report. To make sure your credit report is accurate, you may have to send a 609 letter to the credit bureau asserting your right to your credit information.What 609 Letters Can't DoWhile 609 letters can be a useful tool in addressing errors on your credit report, there are clear limits to what they can accomplish. It's important to have realistic expectations before using this method.A 609 letter is not a legal loophole to remove accurate or verified information from your credit report, even if that information is negative and hurting your credit score. If a credit bureau can verify a debt as legitimate, that debt will remain on your report. This applies to debts that are current, accurate, and within the statute of limitations for reporting. A 609 letter won't erase valid negative marks like late payments, defaults, or collections if the information has been verified and is correct.Additionally, 609 letters won't relieve you of your obligation to repay any existing debt. Some people mistakenly believe that sending this type of letter can make their debts disappear or stop collection agencies from contacting them. Unfortunately, this isn't the case. If a debt is verified as accurate and valid, the credit bureaus aren't obligated to remove it, and collection efforts can continue.It's also worth noting that 609 letters won't impact debts that don't appear on your credit report. For example, even if a debt is no longer being reported because it's too old, the creditor or collection agency may still try to collect on it. A 609 letter doesn't address the collection process itself — it's specifically about ensuring the information on your credit report is accurate and properly documented.Though you may not expect credit bureaus to make mistakes, they do. Unfortunately, credit report errors happen frequently. The most common types of mistakes include reporting closed accounts as open and falsely reporting delinquent accounts that aren't actually delinquent. Your credit report may also show late credit card payments that weren't late or unpaid utility bills that were paid.These errors contribute to incorrectly lowering many Americans' credit scores. If they lower your credit score, you might be denied a loan or credit card or you may be approved but have to pay a higher interest rate. Removing these negative or unverifiable entries on your credit reports is one of a few effective credit repair methods that will help you improve your credit score.In the U.S., there are three credit bureaus — Equifax, Experian, and TransUnion — that responsible for creating credit reports. These bureaus are also called credit reporting agencies. They package, analyze, and compile consumer credit reports and credit scores. Lenders then use those credit scores when they're deciding whether to lend money to someone who has applied for a loan.Clearly, credit bureaus have a very important job, and they're required to create credit reports responsibly and accurately. Under the law, these bureaus must include only verifiable and accurate information in consumer credit reports. You can request a free credit report every week from each of the three credit bureaus. It's a good idea to check your report often for errors and dispute them when you find them.There are a few ways to fix the errors to avoid any negative consequences.If your credit report has inaccurate information, it can negatively affect your personal finances. Some possible negative consequences of credit report inaccuracies include a lower credit score and difficulty getting a loan. You can even run into problems getting hired if a prospective employer makes a job offer contingent on a credit check. This type of contingency allows your employer to run a credit check to make sure you're financially responsible.There is nothing proprietary about the format or wording of a 609 letter. 609 letters are legal documents, not creative materials, so they're not protected by copyright. And, there is no evidence suggesting that any particular dispute letter format is more effective than another. You might find that some companies will advertise that their letter template will work better than other letter templates because of how it's formatted. Don't fall for this.In fact, you can write a 609 letter on your own as long as you include the right information. Below is our guide for how to draft your 609 letter, what to include in it, and how to send it.Before writing a 609 letter, request a free copy of your credit report online to check it for any erroneous negative items. When reviewing your credit report, make sure all reported debts are accurate. If you're not sure what to look for, review our article, How to Find Out What Debt Collectors You Owe.Step 2: Write You 609 LetterOnce you have your report and you know what you'd like to dispute, create a letter that has the following information:Personal information: Include your full name, date of birth, address, and phone number.Attorney information: If you have an attorney include their name and contact information.Account number with the credit bureau: Include your account number with the credit bureau that gave you the credit report. Your account number should be listed directly on the credit report.A statement asserting FCRA rights under section 609: Include a statement indicating that you are exercising your right under the FCRA, section 609, and you are requesting all information related to debts listed on your credit report. State that you are entitled to all documents related to each item, including each original credit application and contract containing your signature.What items or entries you're requesting information about: Make a list of the items on your credit report that you'd like information about along with all dates associated with each item. These should be the items you plan to dispute. If your credit report has many disputed items, instead of listing them in the letter, you can circle the items in your credit report and then refer to the report in your letter.Your credit report: Always include your most recent credit report. Make sure to circle and highlight every item on your report that you want information about.Proof of identity: You must also provide appropriate proof of identity. To do this, include a copy of your government-issued ID, like your driver's license or passport, and your Social Security number.Request for removal: In addition to requesting information about items in your credit report, include a statement reminding the credit bureau that if they cannot verify an item by locating the original contract or other documents necessary to validate a given item in your credit report, they must remove that item within 30 days.Reference to enclosures: Enclosures are all the other documents you're sending to the credit bureau along with the letter. At the bottom of the letter under the header "Enclosures" add a list of all other documents you're sending to the bureau.Step 3: Mail Your 609 Letter Via Certified Mail With a Return ReceiptOnce you've drafted your letter, sign it. Then, make copies of the letter and all other documents you plan to send to the credit bureau. Send the letter and all other documents to the appropriate credit bureau via certified mail and request a return receipt. When you send mail via certified mail and request a return receipt from the United States Postal Service (USPS), they'll give you the certified mail receipt when you send the letter out and a return receipt once the mail is delivered. Don't lose this receipt or your certified mail receipt.Addresses for all three credit bureaus are as follows:Equifax Information Services LLC ExperianTransUnion LLC Consumer Dispute CenterP.O. Box 740256, Atlanta, GA 30374P.O. Box 4500, Allen, TX 75013P.O. Box 2000, Chester, PA 19016Although you can draft and send a 609 letter by yourself, it's always best to seek professional advice from a credit repair lawyer or credit counselor, especially if you're not familiar with the formal correspondence. Professionals like lawyers and counselors can assist you with the 609 letter, any follow-up dispute letters, and other aspects of your debt relief and credit repair efforts.When writing a 609 letter, it's important to include the right details to help the credit bureau process your request quickly. Below is a template you can use as a starting point. Make sure to personalize it with your own information and the specific items you're asking about. You can also use this Google Doc template to draft your letter. Just click the link and select "Make a copy" to save and edit the template in your own Google Drive.[Your Full Name] [Your Address] [City, State, ZIP Code] [Phone Number] [Email Address][Date][Credit Bureau Name] [Credit Bureau Address] [City, State, ZIP Code]Subject: Request for Information Under Section 609 of the Fair Credit Reporting ActDear [Credit Bureau Name],I'm writing to request specific information regarding items on my credit report. Section 609 of the Fair Credit Reporting Act (FCRA) entitles me to receive all information in my credit file, including the sources of that information.Here are the details for the items I need documentation for:[Item 1 - Include the account number, creditor's name, and relevant dates or details] [Item 2 - Include the same details for any additional items; repeat as necessary]For each item listed above, I'm requesting the following:Copies of any contracts, applications, or agreements with my signature that confirm the account's legitimacy.Documentation or records used to verify the accuracy of the information reported.If any item cannot be verified within 30 days, I ask that it be removed from my credit report, as outlined in the FCRA.To assist with processing my request, I've included the following documents:A copy of my government-issued ID (e.g., driver's license or passport)Proof of my Social Security number (e.g., Social Security card or W-2)A copy of my most recent credit report with the disputed items clearly markedPlease confirm that you've received this letter and the enclosures. I look forward to your response within the timeframe required by law, which is 30 to 45 days.Thank you for your attention to this matter.Sincerely, [Your Full Name]Enclosures:Copy of government-issued IDProof of Social Security numberRecent credit report with disputed items markedCredit bureaus are required to review all inquiries, including inquiries made via 609 letters, and notify consumers of the results in 30-45 days. This means that if you send a credit bureau a 609 letter requesting documents related to items in your credit report, they need to give you those documents within 30-45 days.There is no guarantee the credit reporting agency will remove a record, especially if they don't have clear evidence. This is why it's important to stay persistent and send multiple dispute letters (if needed) to get results.Though it can be frustrating if they don't provide the information you requested, their failure to do so can actually work in your favor. If the credit bureau can't verify the debt with proper documentation, they're required to remove it from your credit report. If they aren't responding, send a follow-up letter and note that they haven't provided the documents needed to verify the debt.There are no guarantees that a 609 credit dispute letter will help you remove negative information from your credit report. Whether the bureau removes an item will depend on whether there were erroneous items in your credit report, whether the bureau can locate the documents required to verify the debt(s), and how clearly the items are disputed. Still, 609 letters will help you get the dispute process started. By requesting information from credit bureaus, they must provide all information in your credit file related to the items you've inquired about.If the credit bureau is not responding to your 609 letter or any follow-up letters, you can also report their behavior to the Federal Trade Commission (FTC), which is the federal agency charged with enforcing the FCRA. Filing a complaint with the FTC will put additional pressure on the credit bureau to respond and also to fix any errors in your credit report.Although 609 letters may not help you with your credit report dispute right away, they're a great way to get you the information you need to dispute debts in future letters to the credit bureau. If they're drafted clearly, the credit bureau may remove items that they discover are incorrect or that they aren't able to verify. If you're looking to get information from a credit bureau, make sure that your 609 letter has the right information, including your account number, what you're asking for, proof of your identity, and any other documents that might help them process your request. Even if they don't answer, keeping a record of your requests and making sure they're done right will help you down the road, no matter how you decide to pursue your credit report dispute. And, if you're concerned about making a mistake on the 609 letter, remember that you can get help from a credit repair lawyer or credit counselor. Finally, keep in mind that 609 letters are not loopholes in the law. They're simply a way to assert your rights under the FCRA.↑ Back to topShare Article [✎] To view important disclosures about the Experian Smart Money™ Digital Checking Account & Debit Card, visit experian.com/legal.The Experian Smart Money™ Debit Card is issued by Community Federal Savings Bank (CFSB), pursuant to a license from Mastercard International. Banking services provided by CFSB, Member FDIC. Experian is a Program Manager, not a bank.ΘCredit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn more.Editorial Policy: The information contained in Ask Experian is for educational purposes only and is not legal advice. You should consult your own attorney or seek specific advice from a legal professional regarding any legal issues. Please understand that Experian policies change over time. Posts reflect Experian policy at the time of writing. 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This compensation may impact how, where, and in what order the products appear on this site. The offers on the site do not represent all available financial services, companies, or products.*For complete information, see the offer terms and conditions on the issuer or partner's website. Once you click apply you will be directed to the issuer or partner's website where you may review the terms and conditions of the offer before applying. We show a summary, not the full legal terms – and before applying you should understand the full terms of the offer as stated by the issuer or partner itself. While Experian Consumer Services uses reasonable efforts to present the most accurate information, all offer information is presented without warranty.© 2025 Experian. All rights reserved.Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian and its affiliates. The use of any other trade name, copyright, or trademark is for identification and reference purposes only and does not imply any association with the copyright or trademark holder of their product or brand. Other product and company names mentioned herein are the property of their respective owners. Licenses and Disclosures. You have the right to dispute inaccurate entries in your credit report. A dispute letter, often referred to as a 609 letter, is a tool that initiates this process. There's a lot of hype around these letters, and it's important to understand what they can and cannot do. In this guide, we will show you how to use a 609 letter. You'll get a template to follow and we'll also address some of the most commonly asked questions and misunderstandings about the Section 609 letter. Let's get started! Key Takeaways You have the right to dispute records on your credit report. The credit bureau must investigate your dispute. If they cannot verify the account, they must delete it. A dispute letter, also called a 609 letter, will initiate your dispute. Your letter must include the information the credit bureau will need to investigate the account. A 609 letter template is an easy way to start the dispute process. which will guide you through the process of disputing inaccuracies on your credit report effectively. Watch out for the hype. Many people will try to sell you "special" 609 letters that they say will get even legitimate accounts deleted from your credit report. Don't fall for it. Credit report dispute letters are often called 609 letters, after Section 609 of the Fair Credit Reporting Act. It's not an accurate name – disputes are actually covered under Section 611 – but the name is so widely used that we are using it here for the sake of familiarity. A dispute letter forces the credit bureau to verify the information in an entry on your credit report. If the information cannot be verified, it must be removed. A dispute letter cannot force a credit bureau to remove verified information, but it's an effective way to deal with information that is illegitimate or erroneous. A credit bureau that receives a Section 609 dispute letter must verify the disputed information. They do this by contacting the creditor and requesting verification. If they can't get it, the account will be deleted. The credit bureau must respond within 30 days of receiving your 609 letter. Always use registered mail! If you believe that an entry on your credit report is wrong, you can dispute that entry. The credit bureau is required to investigate your claim. If the entry is confirmed to be an error they have to remove it for free. You can provide documents or records that support your request. The credit bureau will also ask your creditor to investigate the complaint. If the creditor finds a mistake they will have to report it to all three credit bureaus and have them remove it. You cannot force the removal of accurate information with a dispute letter. The credit bureau is not required to give you information that they don't have. They are not required to provide an original signed contract or any similar evidence. That's it. There are no magic 11 words that need to be included within the Section 609 credit dispute letter to make this happen, other than the relevant information the credit agency needs to look up your account and identify the report in question. Once the credit agencies receive a dispute letter from you, they will attempt to verify the disputed record, and if they cannot, they will delete it. So, do dispute letters work? They definitely can! 34% of all credit reports contain at least one error, most of them being related to their personal information (29%) and their account information (11%). Common Errors Found On Your Credit Report: Account Number Creditor Name Date Account Was Opened Date Account Was Charged Off Payment History Names On Account Balance ☝ When you review your credit report, be sure to check every single detail very carefully. If anything is wrong, that can be grounds for you to dispute the record and have it removed. Your letter must specify the exact reason for your dispute. Click on the download button below to get your copy of our free Section 609 letter template. You will get the letter in PDF format. You may change it or use it exactly as it is written. GET YOUR FREE 609 Dispute Letter That Works! We've tested over 15 dispute letters. Download our winning 609 dispute letter, plus free tips to help you boost your credit. Download Now Sign up for The Brief, our FREE weekly newsletter. Each week our editorial team keeps you up with the latest financial news, shares reading recommendations, and provides useful tips on how to make, save and grow your money. If you write one that succeeds, please email it to us. We'd love to hear what worked for you! Here's a sample 609 credit dispute letter using our template: ⚠ Please Read Before Using This Template! This template must be customized to fit your circumstances. You will see instructions for the information that you will need to insert. These instructions are indicated by ____ text. Be sure that you fill in all required information and delete the ____ text before you send the letter. Your letter will be less effective if our instructions are still visible! The Date Your Full Name Address (street, city, state, zip) Date of Birth Credit Bureau Contact Information Disputed Account Name Disputed Account Number Description of Error (be brief) Any Supporting Documentation (payment records, bank statements, court documents, etc.) Tell the credit bureau precisely what you want them to do (investigate, remove the record, etc.) Include a copy of your credit report with the error identified. Include a copy of your driver's license or other government-issued ID. Include a copy of a utility bill or a bill with your name and address to serve as a second form of ID and to confirm your address. The credit bureaus keep track of your disputes. Once you dispute the account, it is much harder to dispute it again if your efforts fail. If you're going to do it, you need to do it right! This is how you dispute a credit report entry. Obtain a copy of your credit report for free by going to Annualcreditreport.com. Find the error you are going to dispute in your credit report and highlight or circle it. Make a copy of your driver's license and a utility bill or some other document with your address on it to be included in your dispute as a secondary form of ID. Collect any supporting documentation to dispute your credit report, such as banking statements, or letters from a creditor. Write a credit report dispute letter to the credit reporting agency. Write the dispute letter or use a template like the one we provided. Send the letter with your credit report, identification, and supporting documents to the credit bureau via certified mail with return receipt requested and keep all documentation. The credit agency will usually respond in 30 days unless you provide additional information during the 30-day process, in which case they may take 45 days to respond. They will either respond that the furnisher was able to verify the disputed records or that they have deleted the disputed records. If they do not delete the records, they will include instructions on how to go about disputing their findings. That's the process. If you hire a credit repair company, they will do exactly the same thing. Again, there are no magic tricks. It is possible to file a dispute by phone or online. The National Consumer Law Center recommends using certified mail, and we agree. Certified mail gives you clear evidence that you sent your dispute on a specific day. All three credit bureaus have a process where you can file your credit dispute by mail. Here's where to send your 609 credit dispute letter to all three credit bureaus: Equifax Mailing Address:PO Box 7404256Atlanta, GA 30374-0256 TransUnion Mailing Address:PO Box 2000Chester, PA 19022-2000 Experian Mailing Address:PO Box 9701Allen, TX 75013 󠀠 Please be aware that with all disputes, there's a chance for a temporary credit decrease. Please see Mark's article on how Equifax lowered his credit score by 72 points when he sent his dispute letters. (It quickly increased by 100 points) Credit bureaus receive thousands of disputes every day. Yours will be one of them. Each letter is scanned by an automated system called e-OSCAR (Online System for Complete and Accurate Reporting). The system generates a code for the type of dispute and sends it to whoever furnished the original information. This is usually the creditor or the collection agency that holds the debt. If the creditor verifies the information, the entry will remain on your credit report. If the creditor fails to verify within the allotted time, the account will be removed.That's why a long and complicated letter won't help you. It could even hurt you: if your letter is too complex the system might fail to read it correctly and generate the wrong code. E-Oscar doesn't care if you cite legal precedents, threaten to complain to the CFPB, or demand a signed contract establishing your debt. All it will do is generate a dispute code and forward the dispute to the information provider. Sometimes, despite all of your best efforts, the credit agency will not remove an entry from your credit record. The investigation process may be automated and may just check the same computer record that contained the original error.The CFPB or Consumer Financial Protection Bureau has been charged with overseeing the credit reporting agencies since 2012. CFPB's complaint page can be found online with multiple resources to possibly help you resolve your issue before filing a complaint as a last recourse. Remember that a credit bureau has no obligation to remove a legitimate entry form your credit report. If you actually owe the debt and it has been accurately reported there is no way to force a credit bureau to remove it. The CFPB has an extensive database full of consumer resources that include insight into credit cards, auto loans, and home mortgages, to name a few. They also have a great Know Your Rights brochure that you should be sure and check out. There are several commercial enterprises that are associated with the term "609 letter". Most of these will try to sell you on their secret 'hack' or claim to have the only letter template that works. Don't be fooled! A template can make things easier, but there is no magic formula. The credit bureau will investigate the same way no matter how your dispute is phrased. You'll find many people online who will sell you a credit dispute letter, but there's no reason to spend money. You can do it yourself. The book Credit Secrets is known in the credit repair world for its thorough explanation and examples of credit dispute letters. If you do any research on the internet for Section 609 Credit Report Dispute Letters, you will probably come across this book. It's a nice book of information with a lot of different sample 609 letters and credit repair strategies… But, they lead you to believe that you have to use their specifically worded dispute letters when, in reality, you do not. The book has a lot to offer, and you can read more about it in our Credit Secrets Review. Here's a bit of confusing credit repair lore… What is the difference between the Credit Secrets and Smart Money Secrets books? Eleven words! Supposedly, Scott and Allison Hilton wrote Credit Secrets, and then they met a credit repair insider named Jay. Jay explained to them that he had discovered 11 words that needed to be included in your credit dispute letters that would make the creditors and credit agencies cower at reading your letter. The book is pretty much identical to Credit Secrets book, plus the 11 allegedly magic words. Again, both books are a useful resource once you get past the hype, but we also have provided you with a free sample template section 609 credit dispute letter pdf here. You have to respect good marketing, and 609 Credit Repair smartly added a 609 in front of their chosen industry and made it their name. Anyone looking for a Section 609 Credit Repair Letter is going to find 609 Credit Repair services. Their website tries to play off of their name but don't be confused. This is a credit repair company. The problem is as we look at 609 Credit Repair reviews, we see a lot of negative comments and reviews from past customers. This is fairly typical in the credit repair industry, but some of the claims against this company are alarming. Be sure to check around before deciding on a credit repair company, we recommend reading our best credit repair companies review to help in your decision. Our collection of free, fully-customizable letter templates is there to help you write effective letters when you need to set up, cancel or complain about something. Browse Now Was this article helpful? No Thanks for your feedback! To view important disclosures about the Experian Smart Money™ Digital Checking Account & Debit Card, visit experian.com/legal.The Experian Smart Money™ Debit Card is issued by Community Federal Savings Bank (CFSB), pursuant to a license from Mastercard International. Banking services provided by CFSB, Member FDIC. Experian is a Program Manager, not a bank.ΘCredit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn more.Editorial Policy: The information contained in Ask Experian is for educational purposes only and is not legal advice. You should consult your own attorney or seek specific advice from a legal professional regarding any legal issues. Please understand that Experian policies change over time. Posts reflect Experian policy at the time of writing. While maintained for your information, archived posts may not reflect current Experian policy.Opinions expressed here are author's alone, not those of any bank, credit card issuer or other company, and have not been reviewed, approved or otherwise endorsed by any of these entities, unless sponsorship is explicitly indicated. All information, including rates and fees, are accurate as of the date of publication and are updated as provided by our partners. Some of the offers on this page may not be available through our website.Offer pros and cons are determined by our editorial team, based on independent research. 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While Experian Consumer Services uses reasonable efforts to present the most accurate information, all offer information is presented without warranty.© 2025 Experian. All rights reserved.Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian and its affiliates. The use of any other trade name, copyright, or trademark is for identification and reference purposes only and does not imply any association with the copyright or trademark holder of their product or brand. Other product and company names mentioned herein are the property of their respective owners. Licenses and Disclosures. All American consumers enjoy rights outlined under the Fair Credit Reporting Act (FCRA). The FCRA states that Americans have the right to dispute credit information if it's inaccurate or out of date, as well as request copies of credit information and background records at any time.If you've identified inaccurate credit information, or if you want to know more about your current credit info, you need to know how to draft and send a 609 dispute letter. Let's take a closer look at what a 609 dispute letter is, how it works, and why you may need to write one.Section 609 ExplainedSection 609 is a specific section of the FCRA. It covers a variety of important consumer rights, such as the right to access your credit information.However, Section 609 does not directly discuss your right to dispute inaccurate, out-of-date, or erroneous credit information/background check information. Instead, it's mostly about your right to access a copy of all the information in your current credit file. This is an important part of any credit dispute.What Rights Does Section 609 Guarantee?Section 609 outlines a variety of important consumer rights, including:The right to request all relevant information in your credit filesThe right to know the source of the credit informationThe right to request the contact information of every entity that collected your consumer information and credit report within the past two years, unless the information was needed to complete a criminal investigationThe right to know about any businesses that made soft credit inquiries within the last year, such as banks, lenders, and other businesses As you can see, Section 609 doesn't guarantee the right to dispute information that you think is unsubstantiated, out of date, or otherwise inaccurate. Those rights are enshrined in Section 611 of the FCRA instead.What's a 609 Dispute Letter? Despite section 609 not being the section that handles dispute letter rights, many consumers opt to send so-called "609 dispute letters" when they wish to contest inaccurate or out-of-date credit information. This is just another term for a credit dispute letter – you don't have to call it a 609 dispute letter or anything similar, although you can if you want to.Many consumers and credit bureaus simply use the term 609 letter or 609 dispute letter as a framework for the dispute letter you may need to file if you detect inaccurate information on your credit report.A credit dispute letter, therefore, is any written request to a credit reporting agency to verify any disputed credit information and correct or fix erroneous or out-of-date credit items on a credit report. Say that you receive a copy of your credit report and notice that the same debt or loan line item is listed twice.You then decide to file a 609 dispute letter with the credit agency with the erroneous report. In the letter, you point out the erroneous information, request that the credit bureau fix it, and include contact information or other documentation to prove the issue.In a perfect world, the credit bureau would receive your 609 letter, find the inaccurate information, and fix it ASAP. In some cases, however, you may find that credit bureaus behave differently. 609 vs. 611 Dispute LetterTechnically, a 609 dispute letter would be better termed a 611 dispute letter, as Section 611 details other relevant important consumer rights, like the right to file a dispute against a credit bureau, consumer reporting agency, etc.Ultimately, though, there's no real difference between these types of dispute letters. You can file a 609 dispute letter, 611 dispute letter, or general dispute letter. The credit agency that you send it to will know what the point of the letter is and act accordingly. Why Send a 609 Dispute Letter?The core reason to send a 609 dispute letter is to correct or dispute erroneous credit information. Erroneous credit information can include but is not limited to:Any out-of-date credit information, like a recent bankruptcy report despite the fact that a bankruptcy happened 20 years ago. This can also include inaccurate out of date credit information, like a record of a debt that you paid down a year agoInaccurate credit information, like listing a debt as open even though you paid it off in fullDuplicate credit information, like listing the same debt or loan line item twice. This can have a double negative effect on your credit scoreInformation belonging to another person. For example, if a credit bureau mixes your identity with someone else's because of a Social Security number mix-up, it may list the other person's credit information on your credit report by mistakeIf you locate any erroneous information on your credit report, it's important to dispute it at the earliest opportunity. Erroneous and out-of-date credit information can lead to a whole host of negative long-term consequences, such as:Difficulty qualifying for certain job positionsA lower credit score than you deserveDifficulty qualifying for the best loans and lines of credit/credit cardsAnd moreFurthermore, if you don't correct erroneous information quickly, it could follow you around or compound over time. The credit bureaus oftentimes exchange or collect the same information, so if an error shows up on one credit report from one credit bureau, it may show up on the credit report from another bureau, too.The point of sending a 609 dispute letter is to:Alert the credit bureau in question that erroneous information is affecting your creditRequest that the erroneous information be fixedHow to Write a 609 Dispute LetterFortunately, writing a 609 dispute letter doesn't have to be very difficult or involved. In fact, you don't have to follow any proprietary rules about format, template, or wording. You do need to include all the necessary information for the credit bureau to complete its investigation, however. That information includes:Your name and contact informationA list of account names and account numbers for the erroneous or out-of-date credit infoProof of your identity, such as a copy of your Social Security card or birth certificateA specific request that the negative information be fixed quicklyYou can write a 609 dispute letter yourself or with the assistance of knowledgeable lawyers. However, if you've never filed a credit dispute letter before, it may be wise to contact attorneys before putting your pen to paper (or your fingers to a keyboard).That's because consumer rights attorneys help clients file dispute letters all the time. They know what the credit bureaus look for and all the loopholes they may use to get out of doing what's right. Therefore, they can help you draft an airtight 609 dispute letter that will get you the resolution you seek.609 Dispute Letter TemplateIf you're not sure where to start, here's a basic 609 letter template you can follow. Feel free to fill in the terms or gaps with the information that's relevant to your case.Dear [credit bureau name],I am writing to exercise my rights under the Fair Credit Reporting Act Section 609. I request information regarding [line items] which are currently listed on my consumer credit report compiled by your agency.[List all the account names and numbers of the erroneous information]According to Section 609 under the FCRA, I am entitled to know the source of this information. Furthermore, I wish to inform you that I believe the above information is [inaccurate, out of date, etc. Fill in more information to explain yourself].I request that this information be investigated and fixed at the earliest opportunity.To prove my identity, I have included copies of my passport and driver's license. I've included a copy of the credit report with the same account for which I'm requesting information and erroneous information correction.If you're not able to verify the above accounts or the information's veracity, I request that it be removed from my credit report within 30 days.Sincerely,[Signature][Printed name and contact information]What if Your 609 Dispute Letter is Ignored?In the majority of cases, a credit bureau that receives a 609 dispute letter will investigate the noted information and, if it finds the information to be out of date or inaccurate, will fix it at no cost to the consumer. In this way, most credit bureaus adhere to the rules and regulations outlined under the FCRA.However, what if a 609 dispute letter is ignored? For example, what if a credit bureau doesn't respond to your letter, let alone investigate disputed information and fix erroneous info? In these cases and more, know that the credit bureau is violating your FCRA rights.Because of this, you could have grounds for a lawsuit and other legal action. You can sue the credit bureau in question for violating your rights across several laws, including:Not responding to your request for consumer information, which directly violates Section 609Not investigating a dispute request, which violates Section 611Not fixing erroneous information (if you can prove the information is indeed erroneous), which also violates Section 611Should you take the credit bureau to court, you could recover damages of up to $1000 per violation of your FCRA rights. That said, your lawsuit will be more successful and more effective with the assistance of knowledgeable consumer law attorneys.Why Contact Attorneys About 609 Dispute Letters?In most cases, it's a good idea to contact attorneys about 609 dispute letters before considering a lawsuit and before filing your letter in the first place.In fact, the right attorneys can provide a wide range of assistance for your case, including:Helping you determine to whom you should send a 609 dispute letter to. This can be trickier than you think; for example, if your employer uses inaccurate credit information to decide not to offer you a job, should you file a dispute with them or with the credit agency that used?Helping you write a 609 dispute letter without any errors and with all the necessary information to seek out a rapid resolutionEnsuring that you file the 609 dispute letter to the right locationHelping you gather sufficient evidence for an upcoming lawsuit, arbitration, or other legal effortProviding legal counsel for all dispute and credit-related actions you'll take in the future. If you have any questions at any point in the process, it's much easier to get an answer if you are already working with experienced attorneysFurthermore, if a 609 dispute letter is ignored and you decide to file a lawsuit against the credit bureau in question, you'll need lawyers to achieve a sound resolution. Lawyers will gather even more evidence for you, negotiate on your behalf, and represent you in court. They can also coach you so fully understand what to say and how to represent yourself in case you are called to testify.With the assistance of consumer rights attorneys, you may recover up to $1000 in compensation for every distinct incident of your FCRA rights being violated. You may recover even more damages depending on the specifics of your case.Even better, the best law firms don't charge you a dime unless they recover damages through their legal efforts. This contingency fee basis means you don't have to worry about your finances being thrown into further jeopardy if you try to work with legal representatives and defend your consumer rights.Contact Us for a Free Consultation609 dispute letters are excellent first steps if you wish to dispute that erroneous or out-of-date information on your credit report. However, if your 609 dispute letter is ignored or doesn't achieve the resolution you hoped for, it's important to contact knowledgeable FCRA consumer rights attorneys right away.Consumer rights attorneys can help you draft an effective 609 dispute letter and other documents, gather evidence for an upcoming lawsuit or arbitration case, and so much more. Get in touch with us today for a free case evaluation and consultation.