

How to Remove Paid Collection Accounts using CFPB Credit Dispute

Step 1: Order your Credit Reports

1. Order your reports from IdentityIQ, Annualcreditreport.com and from all 3 credit bureaus
 - a. IdentityIQ-has alot of info as leverage to get the account deleted because usually there's outdated, inconsistent information
 - b. Annualreport.com and credit bureaus-these reports hold up in court for consumer law to sue them.
 - c. Get all 3 reports first!
2. Remove/clean up outdated information from your credit report
3. Create a Letter to remove outdated information ex. Your addresses, phone numbers, employers, etc or call the credit bureaus to remove or create a complaint to get it done faster!
 - a. You can use any of the late payment letters, etc. as a template
 - b. Attached two forms of ID : Driver license and Proof of Address
 - c. Send certified mail to each credit bureau
 - d. Wait 35 days to investigate and notify you of your results , if no results , file a complaint

Step 2: File a Complaint with CFPB

4. If the credit bureaus don't respond or provide information of your outdated information or if you choose to go this route instead of calling or creating a letter, create a complaint with CFPB : <https://www.consumerfinance.gov/>



Step 1 of 5:

Here's what you need to do: What is this complaint about? Choose the following:

What is this complaint about?


Choose the product or service that best matches your complaint.

<input type="radio"/> Checking or savings account (certificate of deposit (CD), checking account, savings account, other)	<input type="radio"/> Mortgage (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)
<input type="radio"/> Credit card (general-purpose or charge card, store credit card)	<input type="radio"/> Payday loan, title loan, personal loan, or advance loan (installment, pawn loan, or personal line of credit)
<input checked="" type="radio"/> Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)	<input type="radio"/> Prepaid card (general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)
<input type="radio"/> Debt collection	<input type="radio"/> Student loan (federal student loan, private student loan)
<input type="radio"/> Debt or credit management (a third-party service you used to modify credit terms)	

What type of credit reporting product? Choose the following:

What type of credit reporting product?

<input checked="" type="radio"/> Credit reporting	<input type="radio"/> Other personal consumer report (background checks, employment, or tenant screening)
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Step 2 of 5:

-What type of problem are you having? Choose the following:

Most of the **credit reporting** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

<input checked="" type="radio"/> Incorrect information on your report (account or personal information incorrect, information not mine)	<input type="radio"/> Credit monitoring or identity theft protection services
<input type="radio"/> Improper use of your report (shared without consent, credit inquiries from unknown sources)	<input type="radio"/> Problem with fraud alerts or security freezes
<input type="radio"/> Unable to get your credit report or credit score	<input type="radio"/> Problem with a company's investigation into an existing problem

-Which best describes your problem? Choose the following:

Which best describes your problem?

<input type="radio"/> Information belongs to someone else (identity theft, error)	<input checked="" type="radio"/> Personal information incorrect (wrong date of birth, address, or name)
<input type="radio"/> Information is missing that should be on the report (address, missing credit card or loan)	<input type="radio"/> Public record information inaccurate (bankruptcy, judgment, liens, criminal record)
<input type="radio"/> Account information incorrect (loan balance, payment amount)	<input type="radio"/> Old information reappears or never goes away
<input type="radio"/> Account status incorrect	

-Have you already tried to fix this problem with the company? Choose the following:

Have you already tried to fix this problem with the company?

Yes

No

-Did you request information from the Company? Choose the following:

Did you request information from the company?

Yes

No

Step 3 of 5:

-List what happened in the box listed. Be as detailed as possible, even if you have a tracking number where you have sent the letters before etc.

Note: Do one credit bureau at a time!

What happened? State the following below

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

Example:

I looked at my Experian report on January 1, 2024 and still noticed Experian is reporting incorrect personal information. I sent a certified letter on December 5th 2023, here is the tracking number 123XXXXX. I am advising them to update and delete my incorrect personal information.

-Do not check this box!

I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

-What would be a fair resolution to this issue? State the following below:

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

In the box, state **Delete my personal information.**

-Attach any documents, the letter you sent via certified mail to the credit bureau as an extra precaution and any other relevant documentation.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. We scan documents for viruses, typically within 2 minutes of upload. We delete a document if we suspect a virus.

Select a file to upload

Step 4 of 5:

What company is this complaint about?

Start typing the 'Company name' below. Select a company from the list or provide the company's contact information.

If we can send your complaint to the company you select, you can usually expect a response within 15 days. If we can't send your complaint to the company, we will send your complaint to another agency and let you know.

-Enter the credit bureau you are filing a complaint for :

Credit reporting company

Company name

Experian Information Solutions Inc.

-Choose the following options below

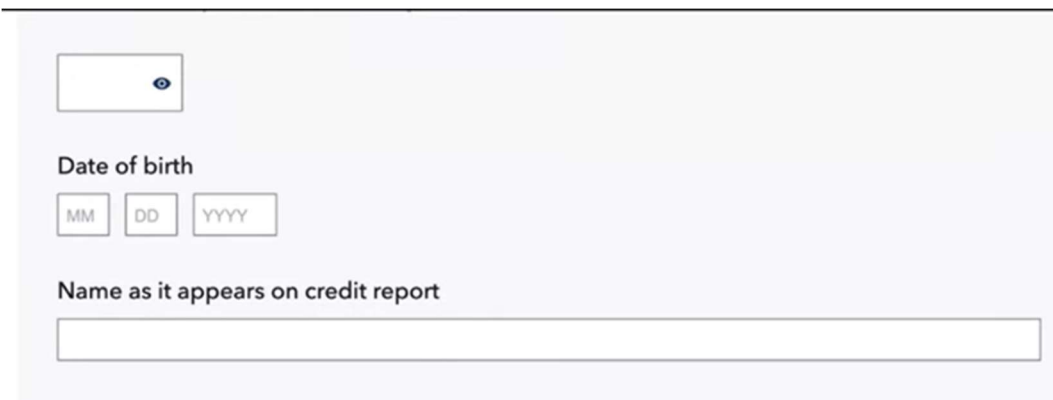
We need this information to help the company find you in their system and respond to your complaint. (optional)

Social Security number (last 4 digits)

Name as it appears on credit report

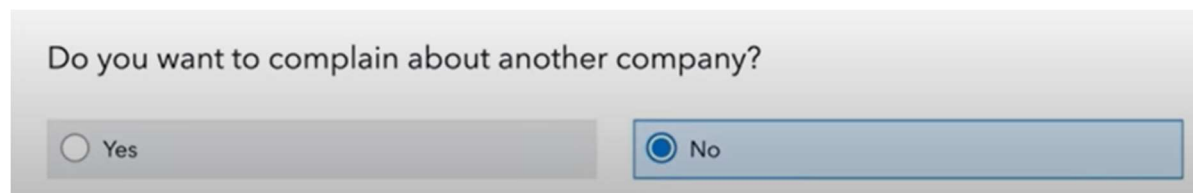
Date of birth

-Then enter your last 4 of your SSN and DOB then complete "Name as it appears on credit report"
List the company name you are disputing here



A screenshot of a web form. At the top is a password field with an eye icon. Below it is the label "Date of birth" followed by three input fields labeled "MM", "DD", and "YYYY". At the bottom is the label "Name as it appears on credit report" followed by a long text input field.

-Do you want to complain about another company? Choose the following:



A screenshot of a question: "Do you want to complain about another company?". Below the question are two radio button options: "Yes" (unselected) and "No" (selected).

-Complete your personal information, make sure everything is correct

-Submit the Dispute

-Done and now Wait for 30 days or sooner

Step 3: Optout of Pre-approvals

- go to optoutprescreen.com
- opt out to receive pre approval offers to avoid being tempted to get new credit

Step 4: Create a Letter- using 15 USC 1681(i) -you are sending this letter to advise the credit bureaus to reinvestigate the completeness and accuracy of those paid collections or any other negative accounts on your credit report. This will make them prove that the information is accurate by reinvestigating your accounts.

According to 15 USC 1681(5) and 15 USC 1681e (b) - update/ modify/ correct the information and make sure it is complete and accurate but most likely that won't.

- Send the letter certified with two forms of ID
- Wait 30-35 to do the investigation and send you the results
- Set up a reminder to check back

- Also, add credit builder accounts/positive accounts to improve your credit report primary accounts
- Check to make sure everything else on your credit report is accurate and reporting correctly

Step 5: If everything comes back verified or correct, use 15 USC 1681(I)7 to Create another Letter and send it to the credit bureau you are disputing asking them to send you a description on how they verified the specific account paid. This has to be done within 15 days.

Typically, they do not respond back or update/modify/ correct your information. If this is not done, this has violated your rights. **Submit another complaint to CFPB.**

Step 1 of 5:

What is this complaint about? Choose the following :

What is this complaint about?

Choose the product or service that best matches your complaint.

<input type="radio"/> Checking or savings account (certificate of deposit (CD), checking account, savings account, other)	<input type="radio"/> Mortgage (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)
<input type="radio"/> Credit card (general-purpose or charge card, store credit card)	<input type="radio"/> Payday loan, title loan, personal loan, or advance loan (installment, pawn loan, or personal line of credit)
<input checked="" type="radio"/> Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)	<input type="radio"/> Prepaid card (general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)
<input type="radio"/> Debt collection	

What type of credit reporting product? Choose the following :

What type of credit reporting product?

Credit reporting

Other personal consumer report
(background checks, employment, or tenant screening)

Step 2 of 5:

What type of problem are you having? Choose the following:

What type of problem are you having?

Most of the **credit reporting** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

Incorrect information on your report
(account or personal information incorrect, information not mine)

Credit monitoring or identity theft protection services

Improper use of your report
(shared without consent, credit inquiries from unknown sources)

Problem with fraud alerts or security freezes

Unable to get your credit report or credit score

Problem with a company's investigation into an existing problem

What best describes your problem? Choose the following:

Which best describes your problem?

- Investigation took more than 30 days
- Was not notified of investigation status or results
- Their investigation did not fix an error on your report
- Difficulty submitting a dispute or getting information about a dispute over the phone
- Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)

Have you already tried to fix this problem with the company? Choose the following:

Have you already tried to fix this problem with the company?

- Yes
- No

Did you request information from the company? Choose the following:

Did you request information from the company?

- Yes
- No

Step 3 of 5:

What happened? State the following: Only send to the credit bureau you are disputing with. Send a separate complaint to the other credit bureaus, if applicable.

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

Example:

I looked at my report on December 1, 2023, I noticed some things were reporting incorrectly. I sent a letter to Experian asking them to reinvestigate the completeness and accuracy of my accounts here is my tracking number: 123XXXXX. After sending the letter, I waited for the required time permitted and they stated everything was 100% accurate. I asked them how and to send me the description of the investigation based on 15 USC 1681 (5). They also violated 15 USC 1681 e(b). This is unacceptable and I desire an explanation of the accuracy.

Do not check this box.

I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue? State the following:

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

Delete whatever collection item you are talking about.

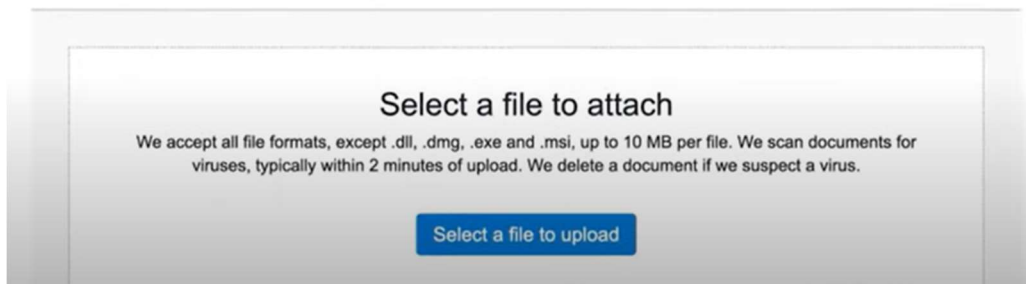
Ex. Delete Midland account number 123XXXXX due to violation of 15 USC 1681 i(5), 15 USC 1681s-2, 15 YSC 1681e(b) and 15 USC 1681 (i) 7.

Attach any documents, the letter you sent via certified mail as an extra precaution and any other relevant documentation. Make sure it's the credit bureau you are complaining about.

- 1st letter asking them to you send on whatever date
- 2nd letter asking for reinvestigation or a description of the reinvestigation

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.



Step 4 of 5:

What company is this complaint about?

Start typing the 'Company name' below. Select a company from the list or provide the company's contact information.

If we can send your complaint to the company you select, you can usually expect a response within 15 days. If we can't send your complaint to the company, we will send your complaint to another agency and let you know.

-Enter the credit bureau you are filing a complaint for :

Credit reporting company

Company name

-Choose the following options below

We need this information to help the company find you in their system and respond to your complaint. (optional)

Social Security number (last 4 digits)

Name as it appears on credit report

Date of birth

-Then enter your last 4 of your SSN and DOB then complete "Name as it appears on credit report"
List the company name you are disputing here

Date of birth

Name as it appears on credit report

-Do you want to complain about another company? Choose the following:

Do you want to complain about another company?

Yes

No

-Complete your personal information, make sure everything is correct

-Submit the Dispute

-Done and now Wait for 30 days or sooner