

Dispute Phrases

Disputing Personal ID

Not Mine, Not my Name, Wrong Spelling, Not my Spouse Not a Jr. Not a Sr. Not my SS# Not my DOB, Not my Address, Never Lived Here, Not my Previous Address, Present Address, Not my Phone# Copy of Dr. Lic. Copy of SS# Card, Copy of Bank Statement

Disputed Employment

Not Mine, Not my Job, Never Worked Here, Wrong Job Position, Not Work #, Not My Work Address, Wrong Spelling of Employer, Work dates Inaccurate, Copy of Paystub

Disputing Collections

Not Mine, Never in Collections, Paid in Full, Settled for Less, Status Inaccurate, Paid Original Creditor, Zero Balance, Proof of Settled for Less Agreement, Account Sold or Transferred

Disputing Judgments

Not Mine, Never had Judgement, Judgment File din Error, Judgment Vacated, Paid, Satisfied, Judgment Release, Wrong Address on Summons, Wrong Docket #, Never served Summons

Disputing IRS Liens

Not Mine, Never had Lien, Lien filed Error, Lien Vacated, Paid Satisfied, Lien Released Wrong Docket # Wrong Address on Lien, Proof of Payment and Release of Lien

Disputing State Liens

Not Mine, Never had Lien, Lien Filed Error, Lien Vacated, Paid Satisfied, Lien Release, Wrong Docket # Wrong Address on Lien, Proof of Payment and Release of Lien

Disputing BK-7

Not Mine, Never file BK, BK, filed in Error, BK- Dismissed, BK, Vacated, Wrong filing Date, Wrong Docket #, Wrong Name Listed, Wrong Address, Wrong SS#, Wring Discharged Date, Wrong Status Dates, Schedule of Debt, Copy of Discharge or Dismissal

Disputing BK- 13

Not Mine, Never filed BK, BK filed In Error, BK Dismissed, BK Vacated, BK Discharged, Wrong SS#, Wrong Name, Wrong Address, Wring filing Date, Wring Docket #, Wrong Discharge Date, Wrong Status Date, Schedule of Debt, Copy of Discharge or Dismissal

Disputing Dismissed Bankruptcy

Not Mine, Never filed BK, BK filed in Error, Discharged Not Dismissed, Wrong Docket# Wrong Spelling Name, Wrong SS# Wrong Status Date, Wrong Address Copy of Dismissal, BK Filed in Error

Disputing Short Sale

Not Mine, Property Not Short Sale, Never Late, Paid on Time, Status Inaccurate, Balance Zero, Not in Default, Deficiency Status Inaccurate. Settled Account, Letter From Lender, Debt Forgiven, Debt Settled

Disputing Foreclosure Proceedings

Not Mine, Never in Forclosure, Status Inaccurate, Paid Off, Zero Balance, Mortgage Sold or Transferred, Property Sold, Wrong Bank or Lender, Never Late, Letter from Lender, Mortgage Statement

Disputing Mortgage Modify

Not Mine, Never Late, Balance Inaccurate, Wring Bank or Lender, Wrong address, Mortgage Balance Sold or Transferred, Balance Zero, Status Inaccurate

Disputing Charge off

Not Min, Never Late, Never Charged Off, Status Inaccurate, Balance Zero, Statue Date Inaccurate, Balance Sold or Transferred, Wrong Bank or Lender, Wrong Address

Disputed Repossession

Not Mine, Never Reposed, Never Paid Late, Auto Sold, Zero Balance, Deficiency Bal. Inaccurate, Wrong Bank or Lender, Status Date Inaccurate, Insurance Paid Balance, Wring Address, Redeemed Repo, Sold Auction

Disputing Accounts in Bankruptcy

Not Mine, Never in BK, Included in BK, Zero Balance, Status Unrated, Status Date Inaccurate, Wring Bank or Lender, Wrong Address, Wring Docket #, Wring Discharge Date, Filing Date Wrong, BK Schedule if Debt Included in BK

Disputing Child Support

Not Mine, Never had Child Support, Never Had Court Order, Never Late, Paid on Time, Zero Balance, Not in Default, Wrong Address, Wrong Name, Wrong SS#, Autho Payroll Deduction, Court Order Judgment Vacated

Disputed Authorized User Account

Not Mine, Never had Acct, Don't Know Maker, Never Signed Application, Wrong Name, Wrong SS#, Wrong Address, Status Inaccurate, Proof of Signature, Formal Letter Explaining, No Longer Card Holder

Disputing Bad Check Writing

Not Mine, Never Signed Check, Not my Signature, Acct Closed, Bank or Lender Mistake, Wrong Date on Check, Check Post Dated, Status Inaccurate, Copy Bank Statement

Disputing Co-Signer

Not Mine, Never Co-Signed, Not my Signature, Don't Know Maker, Wrong Name, Wrong SS#, Wring Address, Paid on Time, Never Late, Zero Bal., Dr. Lic., Proof of Signature, Formal Letter

Disputing Student Loan

Not Mine, Never Late, Load Deferred, Never Attended School, Wring Name, Wrong Address, Wrong SS#, Loan Restructured, Status Inaccurate, Paid, Satisfied, Zero Balance

Disputing Debt Counseling

Not Mine, Never in Debt Counseling, Act in Debt Counseling, Acct not in Debt Counseling, Balance InAccurate, Wrong Bank or Lender, Status Date Inaccurate, Zero Balance, Paid Off

Disputed Late Payment

Not Mine, Never late, Status Date Payment, Paid Off, Zero Balance, Wrong Name, Wrong SS#, Wring Address, Brand Bank or Lender, Acct Sold or Transferred, Payment Due Date Wring, Wrong Payment Amount

Disputing Inquiries

Not Mine, Never Signed Applications, Never Gave Permission of Credit Check, Inquiry 2yers old, Duplicate Account, Don't Have Acct With Company

Disputing Promo Inquiries

Not Mine, Not Authorized, Never Signed Application, Call 800# to Block Promotions

Disputing Sec Freeze

Not my Name, Wring SS#, Wrong DOB, Wrong Address, Not my Employer, Not My Phone #, Formal Letter Enclosed, Copy Dr. Lic., Additiona; Proof of Address, Copy Police Report

Disputing Fraud Alert

Not my Name, Wring Address, Wring SS#, Wring DOB, Wrong Employer, Wring Phone#, Formal letter Enclosed, Not my Signature, Copy of Dr. Lic., Additional Proof of Address, Copy of Police Report

Disputing Closed Accounts

Not Mine, Never Closed Acct., Wring, Wrong SS#, Wring DOB, Wring Address, Never Late, Paid, Satisfied, Zero Balance, Wring Bank or Lender, Wrong Status Date

Disputing Outdated Accounts

Not Mine, Status Date Inaccurate, Past 7yr., Status Date, Past 10 yr Status Date, Company or of Business

Disputing Acct Balance

Not Mine, Paid, Satisfied, Zero Baalnce, Wring Credit Limit, Never Over Limit, Payment Due Date Inaccurate

Disputing Sold or Transferred

Not Mine, Nit my Bank or Lender, Zero Balance, Status Inaccurate, Status Dates Inaccurate, Never Notified by Bank, Balance Transferred to New Lender

Disputing Unrated Accounts

Not Mine, Never Late, Paid, Satisfied, Zero Balance, Never Negative, Status, Current Acct, Open Acct, Closed Acct, Copy Lender Financial Agreement

Disputing Settled Less Amount

Not Mine, Settled Account, Zero Balance, Never in Collection, Never Charge Off, Never Judgement, Never a Lien, Status Inaccurate, Copy of Payment, Settlement of Full Amount

Disputing Accts Not Reported

Paid on Time, Current Acct, Active Account, Correct Bank or Lender, Formal Letter Enclised, Copy of Payment, Copy of Lender Financial Agreement

Disputing Previous Investigated

Repeat Procedue Over & Over! Never Give Up, Chage your Dispute Phrase, Follow up Letters

Disputing Fraudulent Accounts

Not Mine, Wring Name, Wrong SS#, Copy of SS#, Card State I.D. Card, Wrong DOB, Wrong Address, Wrong Employer, Copy of Police Report, Dr. Lic., Additional Proof of Address, Police Report and Formal Letter Signature

