

# 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

## **Disputing 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 Dismised, 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

#### **Disputing 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

#### **Disputing 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

#### **Disputing 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., Addictiona; 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

