DISPUTE REASONS:

This is not my account.

This account is the property of another person.

My father owns this account; our names are identical.

I need to determine who the owner of this account is.

Prior to the account being placed into collection, the original creditor received payment.

This account was included in the bankruptcy.

serving in the military while having a negative history

Refusal of insurance claim.

The account involved in litigation.

victim of a natural disaster or other emergency.

In this instance, I was not late.

I am not responsible for the account; my ex-spouse is.

I am not responsible for the account; my mother is the owner.

Not responsible; my dad is the rightful owner of the account.

Not responsible; my sister is the rightful owner of the account.

Not responsible; my brother is the rightful owner of the account.

Identity theft or fraudulent account opening.

The last payment date is in question.

I dispute the opening date that is listed on the account.

I dispute the date that it indicates this account initially went past due.

The date it says this account was closed is disputed by me.

The account's present status is in dispute.

I disputed the account's payment record.

I disagree with the account's payment grade.

The account type is in dispute.

The term duration is under question.

The current balance is in debate.

I am still alive.

This question was not raised by me.

This investigation goes back more than two years.

This is my mother's address.

This is my father's address.

This address is sisters.

This is my brother's address.

The debtor has previously consented to update the account details.

On this, the credit limit is displayed incorrectly.

The insurance paid zero to this account.

This will no longer be in my credit report, as the creditor has already consented.

It is not yet known when the first serious delinquent with the original creditor was notified. It is stated that the account is open, which is incorrect.

It is stated to be a "one" month term, which is incorrect.

It should be updated because it is now represented as an installment account.

The collection agency's reported date of removal DOES NOT coincide with the original creditor's reported date.

Never has this account been 30 days overdue.

Never has this account been 60 days overdue.

Never has this account been 90 days past due.

Never has this account been 120 days overdue.

Never has this account been 150 days overdue.

The report does not include or disclose information about the first default with the original creditor.

Although the notes Account in Dispute are not visible, this account is now in dispute.

My father and I share the same name.

My sister and I share the same name.

My brother and I share the same name.

My mother and I share the same name.

INSTRUCTIONS:

Please update/correct this incorrect data on my credit report.

Please amend or correct this false information so that it reflects payment on my credit report.

Please update or correct this false information so that it reads "closed" on my credit report.

Please update or repair this incorrect information so that it appears current on my credit report.

Please investigate it and take it out of my credit report within the next 30 days.

Please investigate it and take it out of my credit report within the next 15 days.

This is not mine. I am an ID theft victim and have included a police report.

Please erase this information from my credit record since I am an ID theft victim.

Please investigate it and take it off my credit report.

Please investigate it and remove it from my credit history.

Please make current the past due days on my report.

Do not include this address in my credit report.

Please remove this inquiry from my credit report

Please request that the creditor send the necessary proof of payment, or have the account deleted right away.

Describe how you confirmed this item, or remove it from my report, if you can.