



Credit Strategies & Funding Prep

The 609 Letter - Not a Dispute, but a Start

If you have bad credit or you're trying to improve your [credit score](#), you've probably heard of a 609 letter. A 609 letter is a credit repair method that requests credit bureaus to remove erroneous negative entries from your credit report. It's named after section 609 of the [Fair Credit Reporting Act](#) (FCRA), a federal law that protects consumers from unfair credit and collection practices. Though section 609 doesn't say anything about disputing information in a credit report it gives consumers the right to all information used to calculate their credit score.

So how do 609 letters work? In this article, we explain what goes into these letters and how they can help you in your credit repair journey.

Errors on Credit Reports

Although you wouldn't expect credit report mistakes from credit bureaus, they do happen. Unfortunately, they're common. The most common types of mistakes include reporting closed accounts as open and falsely reporting delinquent accounts that are not delinquent at all. Your credit report may also show late credit card payments that were not in fact late or unpaid utility bills that were actually paid.

These errors contribute to incorrectly lowering many Americans' credit scores. If they lower your credit score, you might be prevented from obtaining a loan or a credit card. Even if you are able to get a loan, if you have a low credit score you'll most likely 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](#).



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Credit Bureaus

How are credit reports created? In the United States, they're created by the three credit bureaus, also called credit reporting agencies: Equifax, Experian, and TransUnion. These credit bureaus package, analyze, and compile consumer credit reports and credit scores. Credit scores are then used by lenders 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 accurate and verifiable information in consumer credit reports. If you have any doubt about your credit score or report, you can request a [free credit report](#) every 12 months from the credit bureaus.

In many cases, consumers will notice mistakes in their credit reports. If you notice a mistake, there are a few [ways to fix the errors](#) to avoid any negative consequences.

Consequences of Erroneous Entries on Your Credit Report

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.



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Section 609 of the Fair Credit Reporting Act (FCRA)

The FCRA is the primary federal law that dictates credit bureaus and credit reporting agencies' responsibilities and 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 Is a 609 Dispute Letter?

A 609 letter is a method consumers can use to request the removal of erroneous items or unsubstantiated entries from their credit reports. As stated above, 609 letters are named after section 609 of the FCRA. This gives you the right to request information about the items listed on your credit reports but not specifically to dispute them. So, although 609 letters are often called dispute letters, they're not actually disputing anything on your credit report just yet. Your right to dispute information in your credit report is covered in sections 611 and 623 of the FCRA.

The idea behind the 609 letter is that if the credit bureaus can't produce certain records required to verify a given debt, then they must remove that debt from your credit report. So basically, 609 letters



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give you the information you need to draft follow-up letters to dispute any errors under sections 611 and 623. Although 609 letters are very helpful in getting this process started, it's important to

remember that there is no credit repair secret or silver bullet. Still, a 609 letter can open the door for you to solicit help from the credit bureaus.

What 609 Letters Cannot Do

There are some specific things that 609 letters can't do. In general, a 609 letter is not a legal loophole that consumers can use to remove accurate information from their credit reports. This means they can't relieve you of any verifiable debt. If a credit bureau is able to verify your debt, it will stay on your report. They also can't relieve you of your existing debt. This is a common question from consumers who are trying to avoid collection agencies. If the debt has been verified, is accurate, and is not [old debt](#), then sending a 609 letter won't help you remove it from your report or stop collection efforts.

How to Write a 609 Letter

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.

Step 1: Get your free credit report.



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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 your 609 letter.

Once 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.



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- 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 receipt.

Once 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, they will give you the certified mail receipt at the time of mailing. Then, they will send you the 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, P.O. Box 740256, Atlanta, GA 30374

Experian, P.O. Box 4500, Allen, TX 75013

TransUnion LLC Consumer Dispute Center, P.O. Box 2000, Chester, PA 19016

Although 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.



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The Credit Bureaus' Responsibility

Credit 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. For this reason, it's important to stay persistent and send multiple dispute letters (if needed) to get results. Even though it will be frustrating if they don't provide you any information, their inability to provide necessary documentation can help you with your dispute. If they aren't responding, write a follow-up dispute letter that notes that they have not provided documents to verify the debt you've inquired about.

Does a 609 Credit Dispute Letter Actually Work?

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.



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Summary

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.