
Certified
MONEY SYSTEMS™
CREDIT REPAIR
LETTER GENERATOR
Professional dispute, follow-up, and goodwill letter help
Dispute Letters
Follow-Up Letters
Goodwill Letters
CREDIT REPORT
Inquiries
Late Payments
Collections
Charge Offs
Repossessions
CERTIFIED MONEY SYSTEMS™
DISPUTE
FOLLOW-UP
GOODWILL

START HERE

# You do not have to be a credit expert to use this.

*You do have to slow down, read what is being reported, and work from the real facts.*

This generator was built to take the blank-page problem out of credit letters. Instead of staring at a report wondering what to write, you choose the situation that matches what happened, enter the facts from your own records, select the proof you have, and let the tool organize a professional draft for you.

The generator does not decide whether something is true for you. That part stays with you. It gives you structure, wording, a checklist, and a follow-up plan. You review the final draft before you copy, download, print, or send anything.

## What you can create

The final version includes 20 guided workflows across credit-bureau disputes, direct furnisher disputes, collection-related letters, goodwill requests, identity-theft situations, and follow-up letters. You can build one letter for one recipient or create a three-bureau set when the same factual issue appears with Experian, Equifax, and TransUnion.

## What this tool does not do

- It does not promise deletions, score increases, approvals, or a particular outcome.
- It does not turn accurate information into an error just because the information is negative.
- It does not send a letter automatically. You stay in control of what you save, print, copy, and send.
- It does not automatically clear your information. You clear the session yourself when you are finished.

Use the generator as a drafting and organization tool. If you have a complicated legal issue, a lawsuit, active identity theft, or you are unsure about your rights, use the official resources listed in this guide and consider speaking with a qualified professional.

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**The whole point:** The easiest way to use this system is simple: read the report, identify the exact problem, gather proof, build the letter, review it, save your copy, send through the appropriate channel, and keep your records together.

# Get your paperwork together first.

*A strong letter starts with specific facts, not guesses.*

Before you open the generator and start clicking, pull the reports or notices that show the information you want to address. If the issue appears on more than one credit report, compare the details side by side. Look at the creditor or collector name, account number or last four digits, balance, status, dates, payment history, and any remarks.

## Have these details nearby

- Your name and current mailing address.
- The company, collection agency, or credit bureau involved.
- The account or item name and the last four digits of the account number, when available.
- Exactly what the report says right now.
- Exactly what you believe is correct, based on your records.
- The result you are asking for: correct a date, update a balance, remove a duplicate, investigate an item that is not yours, update a paid status, and so on.

## Gather proof that matches the issue

Proof depends on the situation. A payment-history issue may be supported by statements or payment confirmations. A wrong balance might be supported by a current statement or payoff record. An identity-theft matter may require an IdentityTheft.gov report and identity documents. Do not attach random paperwork just because you have it. The goal is to support the specific correction you are asking for.

## Keep originals with you

When you send supporting documents, use copies unless the recipient specifically requires something different. Keep the original records, a copy of every letter, the date you sent it, tracking or submission confirmation, and every response you receive. Good recordkeeping matters just as much as the letter.

## Start from official reports

For the three nationwide credit reports, AnnualCreditReport.com is the official federally authorized source. For identity-theft recovery, start with IdentityTheft.gov. For consumer credit reporting rights, complaints, and current guidance, use consumerfinance.gov.

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**Quick check:** Do not rush this part. If you cannot explain what is wrong in one or two plain sentences, go back to the report and your records before generating the letter.

STEP 1

# Choose the issue and who the letter is going to.

*The generator changes the draft based on the path you choose.*

## Pick your build mode

**1. One recipient —** Use this when you are writing to one credit bureau, one furnisher, one collector, or another specific company.

**2. All three bureaus —** Use this when the same factual issue appears with Experian, Equifax, and TransUnion. The generator creates a separate bureau version so you do not have to rebuild the same letter three times.

## Choose the closest workflow

Do not choose a workflow just because the title sounds strong. Pick the one that actually matches the facts. If a late payment date is wrong, use the late-payment workflow. If the account is truly not yours, use the not-mine workflow. If the reporting is accurate but you want to ask for courtesy consideration, that belongs under goodwill, not a factual dispute.

## The four workflow groups

- Credit Bureau: reporting errors, unauthorized inquiries, personal information, identity theft, outdated information, and reinserted items.
- Furnisher: disputes sent directly to the company reporting the information, paid-balance errors, open/closed status, and goodwill requests.
- Collector: debt information requests and factual collection-reporting issues.
- Follow-Up: unresolved disputes, statements of dispute, and requests about the reinvestigation procedure.

## Recipient selection matters

The wording and the address line should match the party you are contacting. In one-recipient mode, choose the correct bureau or select Other when you are writing to a furnisher, collector, or another recipient. In three-bureau mode, the generator prepares separate versions for Experian, Equifax, and TransUnion.

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**Remember:** One issue can require more than one type of letter over time. Start with the letter that matches where you are in the process today. If you later receive a response that does not resolve the issue, come back and use a follow-up workflow.

STEP 2

# Tell the generator what is actually wrong.

*Plain facts beat dramatic language every time.*

This is the most important part of the build. The generator gives you prompts, but your facts make the letter useful. Keep the wording specific enough that another person can understand exactly what you are challenging or requesting.

## What is being reported?

Describe the information as it appears now. Example: “The report shows a 30-day late payment for May 2026.” That is much stronger than “My credit is wrong.” Name the field, status, balance, date, inquiry, address, or account information that is the problem.

## What is correct?

State what your records show. Example: “My May 2026 statement and payment confirmation show the payment was received before the due date.” If you do not know the correct information yet, do not invent it. Use the workflow that asks for information or verification instead.

## What do you want them to do?

Ask for a specific outcome that matches the issue. Correct the payment history. Update the balance. Remove a duplicate entry. Correct an address. Review an inquiry you did not authorize. Update a paid collection balance. The more specific the request, the easier the letter is to understand.

## Use the extra-details field wisely

This is where you add the one or two facts that help connect the dots: the date of a prior dispute, a confirmation number, the date an account was closed, or a short explanation of the supporting document. Keep it relevant. A longer letter is not automatically a stronger letter.

## Tone

Choose the tone that fits the situation. Professional is a strong default. Firm is useful when you are following up on a documented issue. Warm works well for goodwill requests. The generator changes the phrasing, but it should still sound like a real person communicating about a real record.

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**Your responsibility:** Read every sentence before you send it. The generator is there to help you draft. You are still the person confirming that the information is accurate.

STEP 3

# Choose the proof and confirm the truth check.

*The letter and the evidence should tell the same story.*

The evidence section is there to keep you organized. Select the records that actually support the issue you are addressing. The generator then uses those selections to build your evidence and mailing checklist.

## Examples of useful supporting records

- A copy of the credit report page showing the disputed item.
- Account statements, payment confirmations, payoff letters, or settlement records.
- Correspondence from the creditor, collector, or credit bureau.
- Identity and address documents when they are needed for the recipient or the situation.
- IdentityTheft.gov documentation for a legitimate identity-theft matter.
- Other official account or court records that directly support the correction you are requesting.

## The facts-only confirmation

Before the generator creates the package, it asks you to confirm that the information you entered is based on your real situation. This is intentional. The tool is designed for factual corrections, requests, and legitimate goodwill or follow-up communication. It is not designed to create false disputes.

## Identity theft gets an extra confirmation

When you choose an identity-theft workflow, the generator shows an additional confirmation. Only use that path when the account or transaction is connected to actual identity theft. If you simply do not remember an account, review your records first before labeling it identity theft.

## Why the checklist matters

A beautiful letter does not help much if you forget the document that proves your point. The checklist gives you a simple way to review what you selected, what you plan to attach, and what you should keep for your records before anything leaves your hands.

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**Keep it simple:** Specific issue. Specific proof. Specific request. That is the rhythm you want throughout the whole process.

# Your package has three parts.

*Do not stop after the letter appears on the screen.*

## 1. Letter

This is the draft addressed to the recipient you selected. If you used three-bureau mode, the Letter tab contains separate versions for Experian, Equifax, and TransUnion. Read names, dates, account references, and your requested correction carefully. If a fact is wrong, go back to the form, fix it, and generate again.

## 2. Evidence + Mailing Checklist

This section reminds you what supporting records you selected and gives you a practical mailing or submission checklist. Use it before you send anything. Make sure the copies are readable and that your records are stored somewhere you can find them again.

## 3. Action Plan

The Action Plan gives you the next moves for the workflow you chose. It is not a guarantee of what a bureau, furnisher, or collector will do. It is a roadmap so you know what to document, what to watch for, and when a follow-up workflow may make sense.

## Review before you take it out of the generator

- Is the recipient correct?
- Is your name and mailing address correct?
- Did you use only the last digits of an account number when that is enough?
- Does the description match the report you are looking at?
- Does the requested correction match the evidence?
- Did you remove any sample or example wording?

Once the package looks right, move to the Save It Your Way area. Nothing is sent automatically, and nothing is erased automatically. You decide how you want to keep the document and when you are ready to clear the session.

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**Best practice:** If you spot a mistake after generating, fix the input and regenerate. Do not manually patch a letter in one place while leaving the wrong fact somewhere else in the package.

# Copy it, download it, print it, or save it as a PDF.

*You are not trapped inside the generator.*

The final generator gives you several ways to take your work with you. Pick the option that fits what you plan to do next.

## Copy Current

Copies the tab you are currently viewing - Letter, Checklist, or Action Plan. Use this when you only need one section and want to paste it into Word, Google Docs, an email draft, or another app.

## Copy Full Package

Copies the letter or letters, the checklist, and the action plan together. This is the fastest option when you want everything in one place before you organize it somewhere else.

## Download Current .DOC

Downloads the current section as a Word-compatible document. Open it in Microsoft Word or another compatible editor if you want to make final formatting changes before printing or saving.

## Download Full Package .DOC

Downloads the entire generated package as one Word-compatible document. This is especially useful in three-bureau mode because all three letters can stay together with the checklist and action plan.

## Download Full Package .TXT

Creates a plain-text backup with the complete package. It is simple, lightweight, and easy to open on almost any device.

## Print Current / Save PDF and Print Full Package / Save PDF

These buttons call your browser or device print window. From there, you choose a connected printer or the device option to save as a PDF. The generator itself does not secretly print anything. Your device controls the final printer or PDF destination.

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**Important:** Download or copy what you want first. Clearing is a separate action and happens only when you choose it.

# You decide when the session is finished.

*Nothing should disappear before you are ready.*

## Save Draft

The Save Draft button stores your working draft in the browser on that device using local browser storage. It is useful when you need to stop and come back later without retyping everything.

## Load Draft

Use Load Draft on the same browser and device to reopen the draft you saved. Browser data can be cleared by device settings, privacy tools, or cleanup software, so a saved draft is not a substitute for downloading your finished documents.

## Clear My Information

When you are completely finished, press Clear My Information. The generator asks you to confirm that you have copied or downloaded everything you want to keep. If you confirm, it removes the locally saved draft and resets the generator to a fresh session.

Clearing is manual on purpose. Downloading a letter does not erase your work. Printing does not erase your work. Copying does not erase your work. The generator waits for you to decide when you are done.

## If you share a computer

If other people use the same browser profile, do not leave a saved draft sitting there. Download what you need, clear the session when you are finished, and follow your device security practices. Credit documents can contain personal information, so treat them like financial records.

## Cloudflare-ready does not mean cloud-saved by default

The base generator works in the browser without requiring a paid AI call. It has been built so additional Cloudflare features can be connected later, but the base draft-saving feature described in this guide is local browser storage.

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**Simple rule:** Save your finished files somewhere you control, then use Clear My Information when you are ready for a clean screen.

# Use the letter that matches the situation.

*You are choosing a path, not hunting for the "strongest" sounding letter.*

## Credit Bureau workflows

Account is not mine; Late payment is wrong; Duplicate account; Balance or credit limit is wrong; Status, dates, or payment history are wrong; Unauthorized hard inquiry; Wrong personal information; Identity theft item; Outdated negative information; Reinserted item that came back after being deleted or corrected.

## Furnisher workflows

Direct furnisher dispute; Paid or settled but a balance remains; Closed account shown as open; Goodwill adjustment request.

## Collector workflows

Debt information request; Collector reporting dispute; Paid collection status or balance still reporting incorrectly.

## Follow-up workflows

Dispute follow-up; Statement of unresolved dispute; Request for a description of the reinvestigation procedure.

## How to decide between similar choices

If the information itself is wrong, use a factual dispute workflow. If the information is accurate but you are asking a creditor for courtesy, use goodwill. If you need information about a claimed debt, use the debt-information path. If you already disputed and the problem remains, use a follow-up path instead of starting the exact same first letter again.

## One account can move through different stages

For example, you may begin with a bureau dispute about an incorrect balance. If the bureau response does not resolve the issue and the furnisher is the source of the reporting, you may later use a direct furnisher dispute. If you receive an investigation result and need to understand the procedure used, you may use the reinvestigation-procedure request. The correct workflow depends on what has happened so far.

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**Think process, not magic letter:** The tool is strongest when you use the right workflow at the right stage and keep the paperwork from each stage together.

AFTER YOU SEND

# The work is not over when the envelope closes.

*Track the response so you know what to do next.*

Keep a simple record of the date you sent or submitted the letter, who received it, what you attached, and what you asked them to do. Save delivery or submission confirmation when available. When the response comes back, place it with the copy of the original letter so you can compare what you asked with what they actually did.

## When a correction is made

Keep the result. Pull or review the updated report after the change has had time to appear. Check the exact field you challenged. Do not assume every version of the report updated just because one source did.

## When the issue is not resolved

Read the response before sending another letter. Look for what was investigated, what was verified or changed, and whether additional records are needed. The generator includes follow-up workflows so you can address an unresolved issue without simply sending the first letter over and over.

## When the information is accurate

A dispute is not a tool for pretending accurate information is inaccurate. If the negative information is correct, focus on the options that actually fit the situation: resolving the debt, asking for goodwill when appropriate, lowering balances, paying on time, rebuilding positive history, and waiting for lawful reporting periods to run their course.

## When to get more help

If you are dealing with active identity theft, a lawsuit, threatened legal action, mixed files that will not stay corrected, repeated reinsertion, or a complicated rights issue, use current official guidance and consider contacting a qualified consumer attorney or other appropriate professional.

## Official starting points

AnnualCreditReport.com for the three nationwide credit reports. IdentityTheft.gov for identity-theft recovery. ConsumerFinance.gov for consumer reporting guidance and complaint information. Use current addresses and procedures from official sources before mailing anything because company contact information can change.

**Organize as you go:** Your paper trail should make sense six months from now, not just today.

QUICK START

# Use this checklist every time you build a letter.

*The process should feel easier each time you use it.*

**1. Pull the report or notice —** Look at the exact information you want to address.

**2. Choose the workflow —** Pick the situation that matches the facts and the stage you are in.

**3. Choose the recipient —** One bureau or company, or all three bureaus when the same issue appears on each.

**4. Enter the facts —** What is reporting now? What is correct? What specific result are you asking for?

**5. Choose your evidence —** Select only the records that support the issue.

**6. Confirm the truth check —** Make sure the letter is based on your real records and situation.

**7. Generate the package —** Review the Letter, Checklist, and Action Plan tabs.

**8. Save it your way —** Copy, download Word-compatible files, save a text backup, print, or use your device to save as PDF.

**9. Keep your records —** Save the letter, attachments, delivery proof, and response together.

**10. Clear when you are finished —** Use Clear My Information only after you have saved everything you want to keep.

## A final word from LaTisha

Credit can feel confusing when everybody is throwing laws, letters, hacks, and “secrets” at you. I want you to understand what you are doing. Read the report. Find the actual problem. Keep your proof. Ask for the specific correction. Then document what happens next. That is how you stay in control of your own process.

This guide and generator are for consumer education and document drafting. They are not legal advice and they do not guarantee deletion of information, a score increase, approval for credit, or any other result. Accurate and verifiable information may remain on a consumer report.

**You got this.** Take your time, keep it organized, and use the tool to make the process easier - not to skip the thinking part.