

# Decision Flowchart

Which letter do you send? Find your situation below.

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This flowchart helps you identify exactly which template(s) to use based on your current situation. Start with the scenario that best matches yours, then follow the recommended sequence.

## SCENARIO 1: You Found an Error on Your Credit Report

Step	Action	Template #
1	Pull all 3 credit reports (AnnualCreditReport.com)	Template 88
2	Identify the specific error (wrong balance, wrong status, not your account, wrong dates, etc.)	—
3	Send Round 1 dispute to the bureau(s) reporting the error	Templates 01, 60-70 (pick the one matching your error type)
4a	If DELETED → Confirm deletion on all 3 bureaus. Monitor for reinsertion.	Template A07 if reinserted
4b	If VERIFIED → Request Method of Verification	Templates 03, 85, or 86
5	Send direct dispute to the furnisher (creditor/collector)	Template 21 or A05
6	If still not corrected → File CFPB complaint	Template 49, 50, or A14
7	If still not corrected → Send pre-litigation demand	Template 54 or A01

## SCENARIO 2: A Debt Collector Contacted You

Step	Action	Template #
1	DO NOT acknowledge the debt or make any payment	—
2	Check: Is the debt past the statute of limitations?	Reference: Template A09

2a	If TIME-BARRED → Send zombie debt response	Template 74
2b	If WITHIN SOL → Send debt validation letter (must send within 30 days of first notice)	Template 27 (medical: Template 29)
3a	If collector CANNOT validate → Demand deletion	Template 76
3b	If collector validates → Negotiate pay-for-delete	Templates 30, A19
4	If collector violates FDCPA → Send violation notice	Template 75
5	If unresolved → File CFPB complaint	Template 51

## SCENARIO 3: Your Insurance Claim Was Denied

This kit focuses on credit report disputes. For insurance claim denials affecting your credit, dispute the resulting inaccurate reporting using the templates in Scenario 1.

## SCENARIO 4: Identity Theft

Step	Action	Template #
1	File FTC Identity Theft Report at IdentityTheft.gov	Guide: Template A03
2	File police report with local law enforcement	—
3	Place fraud alerts with all 3 bureaus	Template 18
4	Request fraud block on all fraudulent accounts	Templates 09, 16
5	Send FTC Affidavit cover letter to bureaus	Template 17
6	Dispute all fraudulent accounts with bureaus	Template 63 (not mine)
7	If child identity theft	Template 77
8	After initial cleanup — final residual dispute	Template 100

## SCENARIO 5: You Want to Negotiate / Settle a Debt

Step	Action	Template #
1	Get full documentation of the debt first	Template 91 (creditor) Template 27 (collector)
2	Check statute of limitations	Reference: Template A09
3a	Negotiate pay-for-delete with collector	Templates 30, A19
3b	Negotiate settlement with creditor	Template 26
3c	Request creditor stop reporting	Template 73
4	GET AGREEMENT IN WRITING before paying	—
5	After payment, verify bureau updates	Template 90
6	If paid but still reporting balance	Templates 62, 80

## SCENARIO 6: Specific Account Types

Situation	Template(s)
Late payments (Round 1 dispute)	04
Late payments (Round 2 — verified)	05, 85
Late payment removal request to creditor	72
Collection account dispute	06, 59 (Round 2)
Charge-off dispute	07, 86 (Round 2)
Medical debt on credit report	34, 35, 79 (under \$500)
Student loan dispute (federal)	36
Student loan dispute (private)	37
Auto loan / repossession	61, 94
Credit card errors	95
Mortgage account errors	96
Bankruptcy-related errors	11, 38, 39
Hard inquiries — unauthorized	08, 48
Utility / telecom collections	82
Rental history / tenant screening	83
Insurance (CLUE) report errors	84
Divorced spouse accounts	78
Co-signed account issues	99
COVID forbearance reporting errors	98
Employer credit check errors	97
ChexSystems dispute	40
LexisNexis dispute	41
SageStream dispute	81
Innovis dispute	70

## Escalation Ladder — Quick Reference

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If your initial dispute doesn't resolve the issue, follow this escalation sequence:

Level	Action	Template(s)
1. Initial Dispute	Dispute with credit bureau(s)	01-20, 59-70, 85-100
2. Method of Verification	Demand how they verified	03, 85, 86
3. Direct Furnisher Dispute	Dispute directly with creditor/collector	21, A05, 71-73, 90-91
4. Regulatory Complaint	File with CFPB	49, 50, 51, A14
5. State Complaint	File with Attorney General / BBB	52, 53
6. Pre-Litigation Demand	Final warning before lawsuit	54, 55, 56, A01, A02
7. Legal Action	Small claims court or FCRA attorney	Guide: A04

**Key Rule:** Always send dispute letters via certified mail with return receipt requested. This creates legal proof of delivery and timing — your strongest asset in any escalation.