Claude Loan

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Credit Report Check Before a Mortgage: Errors, Disputes, Deadlines (2026)

Read your three reports with a mortgage in mind, dispute real errors under the Fair Credit Reporting Act, and track every deadline.

- How to get your three reports, and how mortgage inquiries are counted
- How long negative items may be reported under the FCRA
- An error worksheet
- Dispute letter to a credit bureau (15 U.S.C. 1681i) and to the furnisher (12 CFR 1022.43)
- A goodwill request for an accurate late payment
- A deadline tracker, and the truth about “609 letters”

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Free online: the latest edition of this guide and the plain-English guides behind it are at claude-loan.com/free-guides/credit-report-dispute-letters/.

INTRODUCTION

How to use this guide

Before a mortgage application, the cheapest improvement to your credit is often a correction: an account that is not yours, a late payment you did not make, a balance that was paid off. This guide shows how to read your three reports with a mortgage in mind, which errors are worth disputing, and how to dispute them under the Fair Credit Reporting Act, with letters to a credit bureau and to the company that reported the information, and the deadlines each one must meet.

How to use it: get your reports first (chapter 1), mark every error in the worksheet (chapter 2), then send one letter per error with proof (chapters 3 and 4). Track the deadlines in chapter 5. Start several months before you apply: investigations take weeks.

The rules quoted are those in force in October 2026: the Fair Credit Reporting Act (15 U.S.C. 1681 and following), Regulation V (12 CFR 1022) and the Credit Repair Organizations Act (15 U.S.C. 1679 and following). Section numbers are given so you can read the official text.

> **Important:** Claude Loan is an information publisher, not a credit repair organization, law firm or lender. A dispute corrects information that is inaccurate or incomplete; it does not remove accurate negative information, and nobody can lawfully promise that it will. Write only what is true.

PART 1

Get your three reports

- [ ] Order your reports from all three nationwide bureaus (Equifax, Experian, TransUnion) at AnnualCreditReport.com, the official site for free credit reports under federal law
- [ ] Save each report as a PDF with the date and the report number
- [ ] Under the FCRA, a bureau must, on request, clearly and accurately disclose all information in your file (15 U.S.C. 1681g); you are entitled to see it

Shopping for a mortgage will not multiply inquiries

The CFPB explains that within a 45-day window, multiple credit checks from mortgage lenders are recorded on your report as a single inquiry (CFPB). Fix your reports first, then shop for lenders within a few weeks.

How long negative items can stay

The FCRA limits how long most adverse information can be reported: bankruptcy cases more than 10 years old, and accounts placed for collection or charged off, paid tax liens and most other adverse items more than seven years old, may not be included, with exceptions set in the law (15 U.S.C. 1681c). One exception matters for a mortgage: these limits do not apply to a report used for a credit transaction involving, or reasonably expected to involve, a principal amount of $150,000 or more (15 U.S.C. 1681c(b)(1)), so a lender on a larger loan may lawfully see older items. An item older than the period is still worth disputing as obsolete on the reports you order yourself.

PART 2

Find the errors worth disputing

Read every line with the questions below. Mark each error once, even if it appears on several reports: you will dispute it with each bureau that shows it.

Common errors

- [ ] An account that is not yours (possible mixed file or identity theft)
- [ ] A late payment on a month you paid on time
- [ ] A balance or credit limit that is wrong (a wrong limit raises your utilization)
- [ ] A paid or settled account still shown as unpaid
- [ ] The same debt listed twice (original creditor and a collector, both with a balance)
- [ ] A closed account shown as open, or the reverse
- [ ] A negative item older than the reporting period
- [ ] Wrong personal information that links you to someone else's file

Error worksheet

#	Bureau(s)	Creditor and account (last 4)	What the report says	What is true	Proof you have
1					
2					
3					
4					
5					
6					

PART 3

Dispute with the credit bureau

The rule

When you dispute the completeness or accuracy of an item with a bureau, it must conduct a reasonable reinvestigation and record the current status of the item, or delete it, before the end of the 30-day period that starts when it receives your notice. The period may be extended by up to 15 days if you send relevant information during the 30 days. The bureau must notify you of the results in writing no later than five business days after completing the reinvestigation (15 U.S.C. 1681i). A bureau may stop a reinvestigation it reasonably determines is frivolous or irrelevant, including when you did not give enough information to investigate (same section): be specific.

Template

> **Dispute of inaccurate information.** Date: [date]. To: [Equifax / Experian / TransUnion], [dispute address from the bureau's website or your report]. From: [full name], [current address], [date of birth], [last 4 digits of SSN]. Report number: [number]. I dispute the following information in my file, which is inaccurate [or: incomplete]. Item 1: [creditor], account ending [digits]. The report says [what it says]. This is wrong because [what is true]. Attached: [proof, for example the creditor's letter confirming payment on [date]]. I ask you to [correct the payment history to show on-time payments / delete the account, which is not mine / show the balance as $0]. Please send me the results of your reinvestigation and a free copy of my report if it changes. Signature: _____

- [ ] One letter per bureau, listing only the items that bureau shows
- [ ] Copies of proof, never originals
- [ ] A copy of your ID and a proof of address if the bureau asks
- [ ] Sent by a method that gives you a dated record (certified mail or the bureau's online dispute with a saved confirmation)

PART 4

Dispute directly with the company that reported it

The rule

Under Regulation V, a furnisher (the bank, card issuer or servicer that reports the account) must investigate a direct dispute about your liability for an account, its terms, its status or your payment history, if you send it to the address the furnisher designated or the one shown on your report. It must review the information you send and report the results to you within the same period a bureau would have (12 CFR 1022.43). One exception matters: a furnisher does not have to investigate a direct dispute that it reasonably believes was submitted by, prepared for you by, or on a form supplied by a credit repair organization (same section, paragraph (b)(2)). Write the letter yourself, in your own words.

Template

> **Direct dispute under 12 CFR 1022.43.** Date: [date]. To: [creditor], [address for credit reporting disputes]. From: [full name], [address]. Account: [number or last 4 digits]. You report this account to [bureau(s)] as [what is reported, for example "30 days late in [month year]"]. This is inaccurate because [facts, for example "my payment was received on [date], confirmation attached"]. Please investigate, correct what you report to every bureau that receives your data, and tell me the result in writing. Signature: _____

Template: goodwill request for an accurate late payment

An accurate late payment is not an error and cannot be disputed as one. You can still ask the creditor, as a courtesy, to change how it reports an isolated late payment. The creditor is free to say no.

> **Goodwill request.** Date: [date]. To: [creditor]. Account ending [digits]. My payment for [month year] was late because [short reason]. Since then I have paid on time for [number] months, and I am preparing to apply for a mortgage. I ask whether you would consider updating how this payment is reported, as a goodwill adjustment. Thank you for considering it. Signature: _____

PART 5

Track every dispute

Dispute	Sent to	Date sent	Date received (tracking)	30 days end on	Result received	Result
1						
2						
3						
4						
5						
6						

If the result is wrong

- [ ] Send new, more specific proof to the bureau and the furnisher
- [ ] Ask the bureau to add a brief statement of your dispute to your file (15 U.S.C. 1681i(b))
- [ ] Submit a complaint to the CFPB
- [ ] Tell your loan officer: some lenders can request a rapid rescore through their credit report vendor once a correction is documented (ask; it is the lender's process, not yours)

PART 6

About credit repair companies

Federal law forbids a credit repair organization from charging or receiving money for a service before the service is fully performed (15 U.S.C. 1679b(b)). Everything a company can lawfully do for you, you can do yourself with the letters in this guide, for the cost of postage. There is no special "609 letter": section 609 of the FCRA (15 U.S.C. 1681g) is your right to see what is in your file, not a way to delete accurate information.

Before you apply for the mortgage

- [ ] Errors disputed and results received
- [ ] No new credit opened in the months before the application
- [ ] Card balances paid down before the statement dates
- [ ] A short letter ready for any inquiry or late payment the lender asks about (our free Mortgage Letter Templates pack)

NOTES

Sources and notes

Every rule in this guide is quoted with its source as in force on the date of this edition, so you can read the official text yourself. The main sources are:

- 15 U.S.C. 1681i, procedure in case of disputed accuracy: https://www.law.cornell.edu/uscode/text/15/1681i
- eCFR, 12 CFR 1022.43, direct disputes: https://www.ecfr.gov/current/title-12/chapter-X/part-1022/subpart-E/section-1022.43
- 15 U.S.C. 1681c, requirements relating to information contained in consumer reports: https://www.law.cornell.edu/uscode/text/15/1681c
- 15 U.S.C. 1679b, prohibited practices of credit repair organizations: https://www.law.cornell.edu/uscode/text/15/1679b
- CFPB, what happens when a mortgage lender checks my credit: https://www.consumerfinance.gov/ask-cfpb/what-exactly-happens-when-a-mortgage-lender-checks-my-credit-en-2005/

Numbers in worked examples are either taken from those sources or are assumptions stated as illustrative to show the arithmetic; illustrative interest rates are not offers. No testimonial, review or result in this guide is invented.

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Corrections and questions: mail@noreply.claude-loan.com.