START HERE

Read this page first · it tells you where your files are and which one to open.

Where your files live

- Your files live in your Etsy account. Go to Etsy · Purchases · Download Files.
- Nothing ships. Your download is ready the moment your payment clears.
- Save a backup copy to your phone, computer, or cloud drive.

How to open everything

- PDFs open in any free PDF reader (phone, tablet, or computer).
- If your download arrives as a .zip, tap or double-click it to unzip, then open the files inside.
- The spreadsheet (.xlsx) opens in Excel or Google Sheets (free).

Which file is for what

- Flat US Letter PDF · print at home or at a copy shop.
- Flat A4 PDF · for A4 printers.
- Ink-friendly B&W US Letter PDF · saves ink, photocopies cleanly.
- Fillable PDF · tap-type on your phone, no printing required.
- Spreadsheet (.xlsx) · working formulas with demo data you can replace.

Your bonus file

A free A4 ink-friendly black-and-white version is linked in your Etsy thank-you message after purchase. The link is also the fastest way to re-download if you switch devices.

Stuck? Talk to a human

Message us here on Etsy and we will help you get it open. Tell us your device (phone, tablet, computer) and what you see on screen · that gets you a fix fastest.

An Error Is Blocking Your Life

A mortgage, a job, an apartment · stopped by a line on a report that is not yours, or not right. This dossier makes your dispute impossible to lose in a pile.

How this dossier works

- Step 1 · Review: go through YOUR report line by line and log every item you dispute (page 3).
- Step 2 · Gather: one evidence packet per item · what proves it is wrong, or not yours (page 5).
- Step 3 · Dispute: one written dispute per bureau that shows the item, sent with proof you kept (pages 6-7).
- Step 4 · Track: every dispute, date, and reply in one tracker until each item is resolved in writing (page 8).
- Three bureaus may show three different pictures. Dispute the item with EACH bureau that lists it · the worksheets assume nothing matches.

This dossier is a general organization tool. It is not legal or financial advice · consult an attorney about your situation. It states no law, bureau procedure, deadline, or outcome as applying to you. Use the addresses and instructions printed on YOUR OWN report or notice, and the official forms from their official sources.

Report Review Worksheet

Copy each disputed item exactly as it appears on YOUR report. One row per item, per bureau.

Bureau	Account / item as shown	Why I dispute it	Mine?

Report source / date I pulled it:

Total items I am disputing:

- ☐ I copied names and numbers exactly · a dispute about 'the wrong account' fails on a typo.
- ☐ For items that are mine but wrong, I wrote the specific error (balance, date, status) · not just 'wrong'.
- ☐ For items that are not mine, I wrote 'not mine' plainly and moved to page 4.

Identity-Theft Item Organizer

For accounts you never opened. This page organizes YOUR facts for the official forms · it does not replace them.

First date I noticed something wrong:

How I noticed (denial / report / bill / call):

Accounts or inquiries I do not recognize:

Bills or letters received for accounts not mine:

Police / official report filed? (where / date / #):

Official identity-theft forms I completed (source):

- ☐ I obtained official identity-theft affidavit/report forms from their official source and completed those · this page is my organizer, not the form.
- ☐ Passwords and access for financial accounts changed from a safe device.
- ☐ I kept copies of everything I filed, with dates · filed with this dossier.

If you suspect identity theft, official sources (your report provider, the bureaus, and government identity-theft resources) publish current steps and forms. Use those directly; this dossier keeps your copies and dates in one place.

Evidence Index · One Packet Per Item

A dispute is a claim; evidence is what makes it stick. Index what backs each item before you write a word.

Item #	Evidence (what it proves)	Copies made?

- [ ] Statements, receipts, payoff letters, or correspondence · copies only, never originals.
- [ ] Each packet is labeled with the item number used on page 3 · the same number everywhere.
- [ ] A full copy of every dispute packet stays in this dossier before mailing.

Dispute Letter Worksheet · Per Bureau

One letter per bureau per item (or one letter listing items for that bureau · keep item numbers). Your draft, your facts.

[Your name, address, and the identifying details YOUR report asks for]
[Date]

To: [Bureau name and address EXACTLY as printed on your report or its instructions]

Re: Dispute of item(s) on my credit report

I am disputing the following item(s) on my report:

Item [#]: [account/item name exactly as shown]. Reason: [not mine / wrong balance / wrong date / wrong status · pick the true one]. The correct information is: [your fact].
Enclosed evidence: [list by item number].

Please investigate and send me your response in writing, including what was changed.

Sincerely, [sign, print name]

Enclosures: [list]. Sent by: [method, date · log it on page 8].

This is a drafting worksheet, not a legal filing. It promises no result and states no deadline any bureau owes you. Send disputes to the address YOUR report prints · bureaus change addresses, and this kit does not guess them.

Bureau Worksheets · All Three, Separately

Fill one block per bureau that lists the item. If a bureau does not list it, write 'not listed' · that is a fact worth recording.

Bureau 1

Bureau name (as on my report):

Mailing address (copied from my report):

Items disputed with this bureau (#s):

Date sent / method / tracking:

Bureau 2

Bureau name (as on my report):

Mailing address (copied from my report):

Items disputed with this bureau (#s):

Date sent / method / tracking:

Bureau 3

Bureau name (as on my report):

Mailing address (copied from my report):

Items disputed with this bureau (#s):

Date sent / method / tracking:

Freeze & Alert Prompts

Freezes and alerts are set WITH each bureau or provider directly. This page records what you did · it does not set anything for you.

- ☐ For each bureau: did I place a freeze or alert? Record the bureau, the date, and how I confirmed it below.
- ☐ Confirmation details (PIN/password process) stored securely · NOT written in this dossier.
- ☐ Lenders/employers I am actively applying with know how to reach me about a lift, if I chose one.

Bureau / provider	Action taken	Date	Confirmed?

What a freeze or alert does, and how to place one, is explained by each bureau and official consumer resources · confirm current steps there. This page is your record, not instructions that override theirs.

Recovery Timeline & Reply Tracker

Every dispute has a birthday. Track replies against YOUR records until each item closes in writing.

Item #	Bureau	Sent	Reply / result

Items resolved in writing so far:

Items still open:

My next follow-up date:

The tracker spreadsheet counts items by bureau and status for you · replace the demo rows with your own items.

Closeout & Questions for an Attorney

Close each item with paper, not with a phone call you remember differently.

Closeout checklist

- ☐ Every resolved item has a written reply filed in this dossier.
- ☐ I re-pulled my report after replies and checked each item against the result promised.
- ☐ Any item still wrong has a follow-up dispute drafted with the reply attached.
- ☐ Identity-theft items: official forms, reports, and confirmations all filed together.

Questions to ask an attorney or counselor

- Given my report and my evidence, is my dispute complete · or is a step missing?
- What are my options if a bureau or furnisher will not correct an item I can prove is wrong?
- For identity theft: what else should I file, and where, in my state?
- A lender denied me over this item · what documentation of the dispute should I give them now?

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