



Noraveni Credit Repair

**Ph (352)306-7920 Email: info@noraveni.com
www.noravenicredit.com**

623 Letters dispute an item with the original creditor.

These 623 letters request the creditor to verify their items with proof.

Explanation of 623 Letters

This letter is only done by those trained by the best connoisseurs of the credit repair industry. Many credit repair companies do not send a 623 letter. On some occasions you will need to send dispute letters to the original creditor. The names of these letters are called 623 investigation dispute letters or 623 letters. This is an expert move where many credit repair companies do not take the extra step in their dispute letter process.

The 623 letters are the same as the dispute letters; when you know that the original creditor is reporting inaccurate information on your credit file. It could be because of many reasons such as the account number, account date, or receipt of payment. Also, you could have confidence that the creditor is unable to produce the original contracts or statements for the account. This situation would make this a one hundred percent unverifiable item. The 623 letters dispute an item with the original credit, regarding any prior disputed items.

These letters work in a similar way as bureau dispute letters. They are founded in the fact that you believe something that they are reporting to the bureaus is not correct. This could occur because some of the information being reported is inaccurate, such as an account number, or account opening date. This would make the item not 100% accurate. Or, you could believe that the creditor is unable to produce statements or contracts for this account. In this case, the item would not be 100% verifiable. These letters dispute an item with the original creditor, based on the prior issues with accuracy or verifiability.

The 623 letters demand validation of a disputed item and demands the original creditor to prove what is being reporting to the credit bureaus. These letters ask for proof by providing documentation. These documents are presented in the form of original contracts and monthly statements.