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a 609 dispute letter is often billed as a credit repair secret or legal loophole that forces the credit reporting agencies to remove certain negative information from your credit reports and if you re willing you can spend big bucks on templates for these magical dispute letters a 609 letter also called a credit dispute letter is a credit repair method that requests credit bureaus to remove erroneous negative entries from your credit report it's named after section 609 of the fair credit reporting act fora a federal law that protects consumers from unfair credit and collection practices the easy section 609 credit repair secret remove all negative accounts in 30 days using a federal law loophole that works every time paperback december 2 2017 by brandon weaver author 4 3 2 026 ratings see all formats and editions the easy section 609 credit repair secret remove all negative accounts in 30 days using a federal law loophole that works every time kindle edition by weaver brandon download 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