

Letter of Appeal for Inaccurate Credit Report Data

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Appeal for Correction of Inaccurate Credit Report Data

Dear [Credit Bureau Name],

I am writing to formally appeal the inaccuracies found in my credit report dated [Date of Report]. After reviewing my credit report, I have identified the following discrepancies:

- Inaccurate account: [Account Name/Number] - [Brief Description of the Inaccuracy]
- Incorrect balance: [Account Name/Number] - [Correct Balance]
- Late payment reported: [Account Name] - [Explanation of Why It Should Not Be Reported]

According to [relevant laws, e.g., the Fair Credit Reporting Act], I am entitled to dispute any inaccurate or incomplete information on my credit report. I have attached supporting documentation that confirms my claims, including [list the documents attached].

I kindly request that you investigate these discrepancies and correct my credit report accordingly. Please inform me of the results of your investigation at your earliest convenience.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]