

# Clarification Request on Credit Report Items

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

Email: [Your Email]

Phone: [Your Phone Number]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency],

I am writing to formally request clarification regarding several items listed in my credit report dated [Insert Date of Credit Report]. The items in question are:

- Account Number: [Insert Account Number 1] - [Brief Description]
- Account Number: [Insert Account Number 2] - [Brief Description]
- Account Number: [Insert Account Number 3] - [Brief Description]

I kindly ask for your assistance in providing more detailed information about these accounts, including the following:

1. Verification of the account's ownership.
2. Details regarding the terms and payment history.
3. Any discrepancies that may be affecting my credit score.

Please find enclosed/attached copies of my identification and any relevant documents that may assist in this inquiry.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]