Consumer Request for Credit Report Validation

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Credit Reporting Agency Name] [Agency Address] [City, State, ZIP Code]

Dear [Credit Reporting Agency Name],

I am writing to formally request the validation of the information contained in my credit report as provided by your agency. My name is [Your Full Name], and my Social Security Number is [Your SSN]. I have recently reviewed my credit report and found discrepancies that I believe require further investigation.

According to the Fair Credit Reporting Act, I am entitled to request validation of the information on my report. Please provide me with documentation or clarification regarding the following items:

- [Specify Item 1]
- [Specify Item 2]
- [Specify Item 3]

I appreciate your prompt attention to this matter, and I look forward to your response within the legally required timeframe.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]