```
[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],

Subject: Inquiry Regarding Credit Report Accuracy

I am writing to formally inquire about the accuracy of information in my credit report. After reviewing my report, I noticed discrepancies that I believe could negatively affect my credit score.

Details of my credit report are as follows:

• Name: [Your Name]

• Social Security Number: [Last Four Digits]

• Date of Birth: [Your Date of Birth]

The specific details of the inaccuracies are:

- [Describe the specific discrepancy here]
- [Mention any other inaccuracies]

Under the Fair Credit Reporting Act, I request that an investigation be conducted regarding these discrepancies. Please provide me with the results of your investigation and any corrections made to my credit report.

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

Sincerely,

[Your Name]