

Letter of Appeal for Inaccurate Credit History Adjustment

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

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Dear [Credit Bureau Name],

I am writing to formally appeal the inaccuracies in my credit history as reported in my credit report dated [Date of Report]. My name is [Your Full Name], and my Social Security number is [Your SSN].

Upon reviewing my credit report, I found the following inaccurate information:

- [Describe the inaccurate entry, e.g., account name, the nature of the inaccuracy, etc.]

This information is incorrect because [explain reasons, supporting evidence, or documents that you are including]. According to the Fair Credit Reporting Act, I have the right to dispute inaccurate information, and I kindly request that you review my case.

Attached are copies of [list any documents provided, such as statements, letters, etc.] to support my claim. I would appreciate your prompt attention to this matter and look forward to your timely response within the 30-day investigation period.

Thank you for your assistance.

Sincerely,

[Your Name]