

Credit Reporting Agency

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally assert my rights under the Fair Credit Reporting Act (FCRA) regarding the inaccuracies in my credit report. My name is [Your Name], and my Social Security Number is [SSN], and my account number related to the dispute is [Account Number].

Upon reviewing my credit report, I found the following discrepancies:

- [Describe the misleading information, e.g., incorrect account status, late payments that are not accurate, etc.]
- [Include any relevant dates, amounts, or other specific details.]

These inaccuracies are detrimental to my credit score and do not reflect my true credit history. I have attached copies of relevant documents that substantiate my claim, including [list documents, e.g., statements, correspondence, etc.].

I kindly request that you investigate this matter and correct the misleading information on my credit report at your earliest convenience. Please notify me of the outcome of your investigation as soon as possible.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Typed Name]