Request for Rectification of Credit File Discrepancies

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

[Date]

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

Subject: Request for Rectification of Credit File Discrepancies

Dear [Credit Bureau Name],

I am writing to formally request a review and rectification of discrepancies found in my credit file. My name is [Your Name] and my Social Security Number is [XXX-XX-XXXX]. I have recently obtained a copy of my credit report and discovered the following inaccuracies:

- [Description of the first discrepancy]
- [Description of the second discrepancy]
- [Description of additional discrepancies, if any]

In accordance with the Fair Credit Reporting Act, I request that these discrepancies be investigated and corrected accordingly. I have included copies of supporting documentation to facilitate this process.

Please acknowledge receipt of this letter and inform me of the steps you will take to rectify these issues. I appreciate your prompt attention to this matter.

Thank you for your cooperation.

Sincerely, [Your Name]