

# **Inquiry Regarding Inaccuracy in Credit Utilization Report**

[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 inquire about inaccuracies that I have identified in my recent credit utilization report, which I obtained on [date of report]. The report indicates that my credit utilization is significantly higher than what I believe to be accurate.

Specifically, the report states that my credit utilization is [inaccurate percentage], whereas my records show that it should be [correct percentage]. I have attached supporting documentation, including [list attachments, e.g., account statements or other proof].

As this impacts my credit score and my ability to secure favorable financing terms, I kindly ask for your assistance in correcting this erroneous information.

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

Sincerely,

[Your Name]