

Letter of Appeal for Credit Score Discrepancy

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

TransUnion LLC
1000 Unsold Product Avenue
Atlanta, GA 30301

Dear TransUnion Customer Service,

I am writing to formally dispute a discrepancy I have observed in my TransUnion credit report. My name is [Your Full Name] and my Social Security number is [Your SSN]. Upon reviewing my credit report dated [Date of Credit Report], I noticed that my credit score was listed as [Discrepant Score], which I believe is inaccurate based on my credit history.

I have always made timely payments on my obligations, and I have attached copies of relevant documents for your review, including [mention any relevant documents, e.g., payment receipts, statements, etc.].

According to the Fair Credit Reporting Act, I request that you investigate this discrepancy and rectify the error. I kindly ask that you provide me with a response by [Specify a Date, e.g., 30 days from the date of this letter].

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

Sincerely,
[Your Name]