

# Challenge Regarding Incorrect Credit Report Entry

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an inaccurate entry on my credit report. My name is [Your Full Name], and my Social Security Number is [Your SSN]. I have recently reviewed my credit report and found an error that I would like to correct.

The specific entry I am disputing is [describe the incorrect entry, e.g., "a late payment reported by XYZ Bank on [date]"]. I believe this information is inaccurate because [explain reason, e.g., "I made all my payments on time"].

To support my claim, I have attached copies of relevant documents, including [list documents, e.g., "receipts, bank statements, or correspondence"].

I kindly request that you investigate this matter and correct my credit report accordingly. Please notify me of the outcome of your investigation as soon as possible, as this inaccurate entry is negatively impacting my credit score.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Name]