

Formal Complaint Regarding Incorrect Credit History

[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 contest an error in my credit history that I recently discovered in my credit report dated [Date of Report]. The account in question is [Account Number] associated with [Creditor's Name].

Upon reviewing my report, I noticed that [explain the error, e.g., "the account is listed as being in default, when in fact I have made all payments on time"]. This inaccurate information is negatively impacting my credit score and overall creditworthiness.

I request that you conduct a thorough investigation into my credit history and correct this error as soon as possible. Enclosed with this letter are copies of documents that support my claim, including [list any enclosed documents, e.g., payment receipts, correspondence with the creditor, etc.].

Under the Fair Credit Reporting Act, I would appreciate your prompt attention to this matter. Please notify me of the outcome of your investigation at your earliest convenience. I look forward to your response within the required timeline.

Thank you for your attention to this important issue.

Sincerely,

[Your Name]