Letter of Objection to Improper Credit Report Listing

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Objection to Improper Credit Report Listing

Dear [Credit Bureau Name],

I am writing to formally dispute an inaccurate entry on my credit report. My name is [Your Name] and my Social Security number is [Last Four Digits of SSN]. I have recently reviewed my credit report and found the following incorrect listing:

- Account Name: [Account Name]
- Account Number: [Account Number]
- Incorrect Information: [Description of Incorrect Information]

This entry is not accurate because [explain why the information is incorrect]. I have attached [mention any supporting documents, e.g., statements, letters] that verify my claim.

According to the Fair Credit Reporting Act, you are required to investigate this claim and correct any inaccuracies. I request that you investigate this matter and provide me with a written response regarding the outcome of your investigation.

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

Sincerely,

[Your Name]