

Credit Report Inaccuracy Challenge

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency Name],

I am writing to formally challenge the accuracy of information contained in my credit report. I recently obtained a copy of my credit report dated [insert date of report] and noticed inaccuracies that I believe are affecting my credit score.

The specific item I am disputing is as follows:

- **Account Name:** [Insert Account Name]
- **Account Number:** [Insert Account Number]
- **Inaccuracy Description:** [Describe the inaccuracy]

I have attached documentation to support my claim, including [list the documents you are including, e.g., statements, letters, etc.]. I kindly request that you investigate this matter and correct the inaccuracies at your earliest convenience.

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

Sincerely,

[Your Name]