

Credit Score Issue Declaration

Date: [Insert Date]

To,

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally declare an issue regarding my credit score, which I believe does not accurately reflect my financial history. My name is [Your Name], and my social security number is [Your SSN].

Upon reviewing my credit report, I noticed discrepancies such as [describe the illogical issues found, e.g., incorrect late payments, wrong account balances, etc.]. These inaccuracies have resulted in an unjustly low credit score, which is affecting my ability to obtain credit.

I request that you investigate this matter thoroughly, as I can provide supporting documentation to clarify my situation. Please let me know the steps I need to take to resolve this issue.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]