

Letter of Objection to Unfair Credit Reporting

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Credit Reporting Agency Name]

[Credit Reporting Agency Address]

[City, State, Zip Code]

Subject: Objection to Unfair Credit Reporting - [Your Account Number]

Dear [Credit Reporting Agency Name],

I am writing to formally dispute inaccurate information on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN]. I obtained a copy of my credit report from your agency on [Date of Report], and I noticed the following discrepancies:

- [Description of the disputed item 1]
- [Description of the disputed item 2]
- [Description of the disputed item 3]

I believe this information is incorrect and does not reflect my true credit history. I am requesting that you investigate these discrepancies and remove any inaccurate entries from my report.

Attached are copies of documents supporting my claim:

- [Document 1]
- [Document 2]
- [Document 3]

Under the Fair Credit Reporting Act, I am entitled to an accurate credit report. Please complete your investigation and provide me with a written response detailing the results of your findings.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]