

Demand Letter for Rectifying Credit Report Inaccuracies

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Demand for Correction of Inaccurate Information on Credit Report

Dear Sir/Madam,

I am writing to formally request the rectification of inaccuracies found in my credit report (Report Number: [Insert Report Number]) that was issued on [Insert Date]. Upon reviewing the details of my credit report, I discovered the following inaccuracies:

- [Inaccuracy 1: Description and reason it is inaccurate]
- [Inaccuracy 2: Description and reason it is inaccurate]
- [Inaccuracy 3: Description and reason it is inaccurate]

These inaccuracies have adversely affected my creditworthiness and could potentially impact my ability to secure loans or credit in the future. As per the Fair Credit Reporting Act (FCRA), I am entitled to a fair and accurate credit report.

I urge you to investigate these discrepancies and rectify my credit report accordingly within the legally mandated time frame of 30 days. Enclosed are copies of the relevant documents supporting my corrections: [List any enclosed documents].

Please confirm receipt of this letter and inform me of the actions taken to resolve these issues at your earliest convenience. I look forward to your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]