

Credit Repair Appeal Letter

Your Name

Your Address

City, State, ZIP Code

Email Address

Phone Number

Date

Credit Bureau Name

Bureau Address

City, State, ZIP Code

Subject: Request for Credit Score Reconsideration

Dear [Name or Department],

I am writing to formally appeal for a reconsideration of my credit score as reflected in my recent credit report dated [insert date]. My name is [Your Name], and my Social Security Number is [XXX-XX-XXXX].

Upon reviewing my credit report, I noticed discrepancies that I believe have adversely affected my credit score. Specifically, [briefly explain the discrepancies e.g., late payments, account status, etc.]. I have attached supporting documentation to this letter for your review.

Since the identification of these discrepancies, I have taken proactive steps to rectify the issues, including [mention any actions taken such as payments made, accounts settled, etc.]. I believe these actions demonstrate my commitment to improving my creditworthiness.

I kindly request that you review my case and reconsider my current credit score based on the corrected information. I would appreciate the opportunity to discuss this matter further and provide any additional information required.

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

Sincerely,

Your Name