

Credit Repair Inquiry Letter

Your Name
Your Address
City, State, ZIP Code
Your Email
Your Phone Number
Date

Credit Bureau Name
Credit Bureau Address
City, State, ZIP Code

Dear [Credit Bureau Name],

I am writing to formally request an investigation into a derogatory mark that appears on my credit report. I believe this entry may be inaccurate and is negatively impacting my credit score.

The details of the derogatory mark are as follows:

- Account Name: [Account Name]
- Account Number: [Account Number]
- Date of Derogatory Mark: [Date]
- Type of Derogatory Mark: [e.g., late payment, charge-off]

I kindly request that you investigate this matter and remove the inaccurate information from my credit report, as it may not comply with the Fair Credit Reporting Act.

Enclosed are copies of any relevant documentation supporting my request.

Thank you for your attention to this matter. I look forward to your prompt investigation and resolution of this issue.

Sincerely,

[Your Name]