

Credit Utilization Breakdown Dispute

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Dispute of Credit Utilization Information

Dear [Credit Reporting Agency Name],

I am writing to dispute the accuracy of the credit utilization information reported in my credit report associated with my account [Account Number]. Upon reviewing my credit report, I noticed discrepancies that I believe need to be corrected.

Credit Utilization Details:

Creditor	Credit Limit	Current Balance	Utilization Percentage
[Creditor Name 1]	[Credit Limit 1]	[Balance 1]	[Utilization 1]
[Creditor Name 2]	[Credit Limit 2]	[Balance 2]	[Utilization 2]

Based on the above details, I believe that the reported credit utilization percentages do not reflect my actual usage. I kindly request that you investigate this matter and correct any inaccuracies in my credit report.

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

Sincerely,

[Your Name]