

Formal Complaint Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Dispute of Account Errors

Dear [Creditor's Name],

I am writing to formally dispute certain errors that appear on my account [Account Number]. Upon reviewing my records, I have identified discrepancies that I believe warrant correction.

The specific errors include:

- [Describe the first error and relevant details]
- [Describe the second error and relevant details]
- [Add any additional errors as necessary]

According to the Fair Credit Reporting Act, I am entitled to dispute incorrect information. I kindly request that you review this matter and provide written confirmation of the findings and any corrections made to my account.

Enclosed are copies of [list any supporting documents]. I appreciate your prompt attention to this matter and look forward to your response within the legally required timeframe.

Thank you for your cooperation.

Sincerely,

[Your Name]