

# Formal Complaint Letter for Credit Report Errors

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

Credit Reporting Agency Name  
Agency Address  
City, State, Zip Code

Dear [Agency Name],

I am writing to formally dispute the information contained in my credit report. My name is [Your Name], and my Social Security number is [XXX-XX-XXXX]. I obtained a copy of my credit report from [Name of the Credit Reporting Agency] on [Date of Report] and found inaccuracies that I would like to address.

The following items are in dispute:

- Account Name: [Account Name] - Description of Error
- Account Name: [Account Name] - Description of Error

Enclosed are copies of the relevant documents supporting my position, including [list any attached documents, e.g., bank statements, letters, etc.]. I request that you investigate these matters and correct the errors as soon as possible.

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

Sincerely,  
[Your Name]