

Adjustment Request for Credit File Inaccuracies

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

[Credit Reporting Agency Name]
[Agency Address]
[City, State, ZIP Code]

Subject: Request for Adjustment of Credit Record

Dear [Credit Reporting Agency Name],

I am writing to formally request an adjustment to my credit file due to inaccuracies that I have identified. My name is [Your Name], and my Social Security Number is [XXX-XX-XXXX].

Upon reviewing my credit report, I found the following inaccuracies:

- [Describe the specific items that are inaccurate, including account names, dates, and amounts.]

I have attached supporting documentation that substantiates my request for adjustment, including [list any documents like bills, letters, etc.].

I kindly ask that you investigate these inaccuracies as per the Fair Credit Reporting Act and rectify any errors found. Please inform me of the results of your investigation and any updates to my credit file.

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

Sincerely,
[Your Name]