

Letter of Appeal

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

Credit Bureau Name
Address of Credit Bureau
City, State, Zip Code

Subject: Appeal Regarding Erroneous Credit Utilization Data

Dear [Credit Bureau Name or Specific Person's Name],

I am writing to formally appeal the erroneous credit utilization data reported on my credit report. My name is [Your Full Name], and my Social Security Number is [Last Four Digits of SSN]. After reviewing my credit report dated [Date of Credit Report], I have identified inaccuracies related to my credit utilization that I believe require correction.

The specific entry in question is from [Name of Creditor] and reflects a utilization rate that is not accurate. [Briefly explain why the data is incorrect and provide any supporting details or documentation].

According to the Fair Credit Reporting Act, I have the right to dispute inaccurate information on my credit report. I am requesting that you investigate this matter and correct my credit utilization data accordingly.

Please find attached [list any documents you are attaching, such as a copy of your credit report, statements, etc.]. I appreciate your prompt attention to this matter and look forward to your response within the time frame established by law.

Thank you for your attention to this important issue.

Sincerely,
[Your Name]