

Letter of Concern Regarding Credit Utilization Report Error

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau's Name]

[Credit Bureau's Address]

[City, State, Zip Code]

Dear [Credit Bureau's Name],

I am writing to formally express my concern about an error I have discovered on my credit utilization report. My name is [Your Name] and my credit report reference number is [Reference Number].

Upon reviewing my recent credit utilization report dated [Report Date], I noticed that the reported utilization ratio appears to be inaccurately reflecting my credit accounts. Specifically, [describe the specific error, e.g., accounts showing incorrect balances or credit limits].

This discrepancy is concerning because it may negatively influence my credit score and affect my ability to obtain credit in the future. I kindly ask that you investigate this matter and correct any inaccuracies in my report.

Enclosed are copies of relevant documents that support my claim, including [list documents, e.g., statements, letters]. I appreciate your attention to this issue and look forward to your prompt response.

Thank you for your time and assistance.

Sincerely,

[Your Name]