

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request a correction regarding an issue I have encountered with my credit utilization information in my credit report.

Upon reviewing my credit report, I noticed that my credit utilization ratio is inaccurately reported, which does not reflect my actual payment history and outstanding balances. My account details are as follows:

Account Name: [Your Account Name]

Account Number: [Your Account Number]

I have consistently maintained a low balance and timely payments on this account, which I believe should be reflected accurately in my credit utilization rate.

I kindly request that you review my account information and amend the inaccuracies to provide a correct representation of my credit utilization. Attached are supporting documents for your reference.

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

Sincerely,

[Your Name]