

Letter of Complaint Regarding Credit Report Negligence

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, ZIP Code]

Subject: Complaint Regarding Negligence in Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally complain about the negligence I have experienced regarding my credit report. My name is [Your Full Name], and my Social Security Number is [Your SSN or the last four digits].

On [date of issue], I discovered multiple inaccuracies in my credit report that have not been rectified despite my previous attempts to resolve the matter through your dispute process. The report inaccurately lists [briefly describe the incorrect information], which has adversely affected my credit score and ability to secure necessary credit.

I believe that your agency has failed to investigate these inaccuracies thoroughly, which is a violation of the Fair Credit Reporting Act (FCRA). I have enclosed copies of supporting documentation that verify my claims.

I kindly request that you take immediate action to correct these mistakes and provide a written response detailing the steps taken to resolve this matter. I expect to receive confirmation of these changes within [time frame, e.g., 30 days]. Failure to address these issues will compel me to escalate this matter further.

Thank you for your prompt attention to this serious issue. I look forward to your swift resolution.

Sincerely,

[Your Name]