

Subject: Appeal for Erroneous Credit Report Entries

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

Credit Reporting Agency Name
Agency Address
City, State, Zip Code

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain entries on my credit report that I believe to be incorrect. My name is [Your Name], and my Social Security number is [Your SSN]. I have recently obtained a copy of my credit report, and upon review, I found the following inaccuracies:

- [Describe the first erroneous entry, including account number, type of account, and why it is incorrect.]
- [Describe the second erroneous entry, including account number, type of account, and why it is incorrect.]

In accordance with the Fair Credit Reporting Act, I request that you investigate these discrepancies and correct or remove the erroneous entries from my credit report. I have enclosed copies of relevant documents that support my claim, including [list any documents you are enclosing, such as statements or letters].

Thank you for your attention to this matter. Please inform me of the results of your investigation at your earliest convenience.

Sincerely,
[Your Name]