

Challenge Against False Credit Report Data

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Challenge of Inaccurate Credit Report Information

Dear Sir/Madam,

I am writing to formally challenge the accuracy of certain information reported on my credit report (Report Number: [Report Number]), which I have obtained from your agency. I believe that the following entries are incorrect and unauthorized:

- [Account Name/Number] - [Describe the inaccurate information]
- [Account Name/Number] - [Describe the inaccurate information]

According to the Fair Credit Reporting Act (FCRA), I have the right to dispute any information I believe is inaccurate. I kindly request that you investigate these claims and correct my credit report accordingly. Enclosed are copies of supporting documents to validate my position.

Please send me a written confirmation when the investigation is completed, as well as a revised copy of my credit report if the inaccuracies are corrected.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]