

# Formal Objection to Credit Score Discrepancies

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Dear [Credit Bureau's Name or "To Whom It May Concern"],

I am writing to formally dispute inaccuracies in my credit report generated on [Insert Date of Report]. My name is [Your Full Name], and my Social Security Number is [Your SSN or the last four digits]. The report indicates a score of [Insert Wrong Score] which I believe does not accurately reflect my credit history.

The discrepancies I would like to address are as follows:

- [Describe the first discrepancy, including any relevant account numbers]
- [Describe the second discrepancy, including any relevant account numbers]
- [Continue the list as necessary]

I request that you investigate these discrepancies and provide me with the results of your investigation in accordance with the Fair Credit Reporting Act. I have included copies of supporting documents that highlight these discrepancies, including [list any attached documents such as statements, letters, etc.].

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

Sincerely,

[Your Name]