

Appeal Notice for Damaging Debt Records

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Appeal for Correction of Debt Records

Dear [Credit Bureau Name],

I am writing to formally appeal the inaccurate information listed on my credit report, specifically under the account number [Account Number]. The record indicates that I have an outstanding debt that I believe is both inaccurate and damaging to my credit file.

Upon reviewing my financial records, I found that [describe the inaccuracy or circumstances regarding the debt]. As a result, I kindly request that you review my situation and rectify the records accordingly.

I have attached documentation supporting my claim, including [list any documents such as payment receipts, correspondence, etc.]. I appreciate your prompt attention to this matter, as it greatly affects my credit score and financial opportunities.

Thank you for your consideration. I look forward to your timely response addressing this appeal.

Sincerely,

[Your Name]