Credit Score Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally request an adjustment to my credit score as a result of a contested debt that is currently affecting my credit report.

My name is [Your Full Name], and my Social Security number is [Your SSN or last four digits]. I recently obtained a copy of my credit report and noticed an entry for a debt associated with [Creditor's Name] listed under [Account Name or Number]. I have previously disputed this account, as I believe it to be inaccurate due to [briefly explain the reason for the dispute].

As of [insert date of dispute], I have provided supporting documentation to verify my claim. Enclosed with this letter are copies of the relevant documents for your review.

Given the ongoing dispute regarding this debt, I kindly request that you review my case and adjust my credit score accordingly. I understand that a prompt resolution is crucial, and I appreciate your attention to this matter.

Thank you for your time and assistance. I look forward to your swift response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]