

# Formal Grievance Letter for Debt Discrepancies

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

## **Subject: Formal Grievance Regarding Debt Discrepancies on Credit Report**

Dear [Credit Bureau Name],

I am writing to formally contest discrepancies found in my credit report dated [date of credit report]. My name is [Your Name], and my Social Security Number is [XXX-XX-XXXX]. I have attached a copy of the credit report for your reference.

Upon reviewing my credit report, I noticed the following discrepancies:

- [Detail of the first discrepancy including account name, account number, and reason for dispute]
- [Detail of the second discrepancy including account name, account number, and reason for dispute]

These discrepancies are incorrect and could negatively affect my credit score and financial opportunities. I have enclosed supporting documents to facilitate your investigation, including [list of documents, e.g., payment receipts, account statements].

According to the Fair Credit Reporting Act, I request that you investigate these discrepancies and rectify my credit report accordingly. Please keep me updated on the progress of your investigation.

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

Sincerely,

[Your Name]