

Formal Inquiry into Debt Reporting

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I am writing to formally inquire about the reporting of my debt on my credit history. I have noticed discrepancies and would like to gather more information regarding how my debts are reported to credit bureaus.

Specifically, I would appreciate clarity on the following points:

- Details of the debt in question, including the original amount, current balance, and payment history.
- Confirmation of the dates when this debt was reported to the credit bureaus.
- Any relevant documentation or evidence regarding the reporting process.
- Steps I should take if I believe the reporting is inaccurate.

Please respond to my inquiry at your earliest convenience, as I aim to resolve this matter as promptly as possible.

Thank you for your attention to this matter.

Sincerely,

[Your Name]