

Complaint Letter Regarding Inaccurate Credit Report Listing

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date: [Insert Date]

[Credit Reporting Agency Name]
[Agency Address]
City, State, Zip Code

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an inaccurate item on my credit report. My name is [Your Name], and my Social Security number is [Your SSN]. I obtained a copy of my credit report on [Date you received the report] and noticed the following error:

Account Name: [Insert Account Name]
Account Number: [Insert Account Number]
Description of the Inaccuracy: [Describe the inaccuracy]

I believe this information is incorrect because [Explain why it is inaccurate]. I am requesting that you investigate this matter and remove the inaccurate information from my credit report, in accordance with the Fair Credit Reporting Act.

Enclosed are copies of documents supporting my position. Please conduct a thorough investigation and respond to my dispute no later than 30 days from the date you receive this letter.

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

Sincerely,
[Your Name]