

# Letter of Demand for Rectification of Credit Report Inaccuracies

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Credit Reporting Agency

[Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Demand for Rectification of Inaccuracies in Credit Report

Dear [Agency Name],

I am writing to formally request the immediate rectification of inaccuracies that are present in my credit report, which I obtained on [date of report]. The following discrepancies require urgent attention:

- Incorrect account information for [Account Name/Number]
- Late payment reported for [Account Name/Number], which was inaccurately recorded
- Account balances do not reflect current standing for [Account Name/Number]

According to the Fair Credit Reporting Act (FCRA), I am entitled to fair and accurate credit reporting. I request that you investigate these inaccuracies and rectify them within the legally mandated 30 days. I have attached supporting documentation to assist you in your investigation.

Thank you for your prompt attention to this matter. I look forward to your confirmation of receipt and resolution of these inaccuracies.

Sincerely,

[Your Name]