

Letter of Objection to Misleading Credit Report Entry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency],

I am writing to formally dispute an entry on my credit report that I believe to be misleading and inaccurate. The entry in question is listed under [Account Name/Number] and appears on my credit report dated [Date of Credit Report].

Specifically, I believe this entry is erroneous because [Briefly explain why the entry is misleading, including any relevant details or context].

Under the Fair Credit Reporting Act, I request that you investigate this matter and update my credit report accordingly. I have attached [List any supporting documents] that support my claim.

Please confirm receipt of this letter and inform me of the outcome of your investigation at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]