

Credit Correction Letter

Subject: Credit Correction Request

Dear Sir/Madam,

I am writing to request a correction to my credit report as it contains inaccurate information that is affecting my creditworthiness. I have recently reviewed my credit report and found the following errors:

1. Account Information:

Creditor Name: [Incorrect Creditor's Name]

Account Number: [Incorrect Account Number]

Status: [Incorrect Account Status]

Date Opened: [Incorrect Date]

Current Balance: [Incorrect Balance]

Remarks: [Incorrect Remarks]

2. Late Payment:

Creditor Name: [Incorrect Creditor's Name]

Account Number: [Incorrect Account Number]

Date of Late Payment: [Incorrect Date]

Reported Late: [Incorrect Number of Late Payments]

3. Address Information:

My current address, [Your Correct Address], is not accurately reflected on the credit report.

I have attached copies of supporting documents that verify the accurate information for your reference. The correct details are as follows:

1. Account Information:

Creditor Name: [Correct Creditor's Name]

Account Number: [Correct Account Number]

Status: [Correct Account Status]

Date Opened: [Correct Date]

Current Balance: [Correct Balance]

Remarks: [Correct Remarks]

2. Late Payment:

Creditor Name: [Correct Creditor's Name]

Account Number: [Correct Account Number]

Date of Late Payment: [Correct Date]

Reported Late: [Correct Number of Late Payments]

3. Address Information:

[Your Correct Address]

I request that you investigate and rectify these inaccuracies at your earliest convenience. It is crucial that my credit report reflects accurate information, as it directly impacts my ability to secure credit and other financial opportunities.

As per the Fair Credit Reporting Act (FCRA), I kindly request that you conduct a thorough investigation within 30 days of receiving this letter and notify me of the results. Additionally, I would appreciate a copy of the updated credit report once the corrections have been made.

Please provide me with the necessary information on how you plan to address these discrepancies.

You can reach me at [Your Phone Number] or via email at [Your Email Address].

Thank you for your prompt attention to this matter. I look forward to receiving a favorable resolution to this credit reporting issue.

Sincerely,

[Your Name]

Enclosures:

- Copies of supporting documents
- Identification (if required)