

Your Name  
123 Your Street Address  
Your City, ST 01234

The Credit Bureau  
Bureau Address  
Anytown, State 56789

Date

Dear Credit Bureau,

This letter is a formal complaint that you are reporting inaccurate credit information.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing. As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part. Because of the mistakes on my credit report, I have been wrongfully denied credit recently for a *<insert credit type for which you were denied here>*, which was highly embarrassing and has negatively impacted my lifestyle.

The following information therefore needs to be verified and deleted from the report as soon as possible:

CREDITOR AGENCY, acct. 123-34567-ABC

Please delete the above information as quickly as possible.

Sincerely,

*your signature*

Your Name  
SSN# 123-45-6789  
*Attachment included.*