

(Date of Letter)

Credit Bureau  
Attn: Reporting Agent

(Street Address)

(City, State and Zip Code)

RE: Protest to Adverse Credit Rating

Dear Reporting Agent:

As a result of a credit report received on the \_\_\_\_\_ day of \_\_\_\_\_ (month/year), it is apparent that an adverse credit rating was provided relative to the undersigned regarding \_\_\_\_\_ (describe account with particular entity for which protest is to be indicated). The reporting provided by the aforementioned entity is inappropriate and erroneous for the following reason(s):

(description why credit rating report is erroneous or inappropriate). The matter between the undersigned and the aforementioned entity is a matter in dispute as indicated and as further evidence of that dispute, please see the attached enclosures which include:

(letters, canceled checks, payment vouchers, etc.).

Kindly include within your file the enclosed documents and this correspondence as evidence of the dispute existing between the aforementioned entity and the undersigned. Kindly also provide this information to any agency, department or individual that may request information relative to my credit standing since it is the undersigned's belief that the enclosures provide much more accurate explanation of the item in contention. If you need any additional information, please do not hesitate to contact the undersigned. Thank you.

Very truly yours,

(Signature)

(Address)

(City, State and Zip Code)

(Phone Number)

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This is not a substitute for legal advice. An attorney must be consulted.