

[Your Name]
[Street Address]
[City, ST ZIP Code]
June 7, 2007

[Recipient Name]
[Title]
[Company Name]
[Street Address]
[City, ST ZIP Code]

Dear **[Recipient Name]**:

Your company has made several errors on my credit report, and I ask for your immediate assistance in correcting these errors. Under the Fair Credit Reporting Act, you have a legal obligation to make these corrections.

I believe the errors result from the fact that another man in Springfield has the same name as mine, and his credit history is appearing on my current credit report. As a result, I have been unable to obtain a car loan, and am sure to face problems when I apply for a home loan next week.

Following are the errors in my report:

Line 16: Two bankruptcies.

I have never declared bankruptcy.

Line 24: Slow payments to the Adventure Works store.

I have never shopped at Adventure Works.

Line 31: Checking account at Woodgrove Bank frequently overdrawn.

While I do have an account at Woodgrove, it was overdrawn only once in the past nine years.

Please take care of these problems at once. I am applying for a pre-approved home loan next week, so it is imperative that you deal with this immediately. Please phone me at (425) 555-0190 to notify me when this problem has been resolved.

Thank you,

[Your Name]
[Title]