



[Date]

[Your Name]
[Your Address]
[Email Address]

[Credit Bureau Name]
[Credit Bureau Address]

Dear Sir or Madam,

Subject: Request for Information Update

I am writing to formally request an update to my credit file under the protections granted by the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681. I have recently reviewed my credit report and noted discrepancies and outdated information. Under the FCRA, I have the right to request that my credit file reflects accurate and up-to-date information. As a consumer, I expect my credit report to be an accurate representation of my credit history.

I am requesting that you verify and update the following information:

[List of items you want to be updated – e.g., incorrect names, outdated personal information etc.]

1. Incorrect addresses
2. Incorrect numbers and so on.

Please ensure that the requested changes are made promptly and notify me in writing of the results of your investigation. I expect these updates to be completed within 30 days of your receipt of this letter. If any information cannot be verified, I request that it be removed or corrected in compliance with my rights under the law.

Thank you for your prompt attention to this matter. I look forward to receiving your response and resolution within the 30-day timeframe.

Sincerely,
[Your Name]
[Your Signature]

