Credit Report Request Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, ZIP Code]

Subject: Request for Free Copy of Credit Report

Dear [Credit Reporting Agency Name],

I hope this letter finds you well. I am writing to request a free copy of my credit report as entitled by law under the Fair Credit Reporting Act (FCRA) and the provisions of the federal law that governs credit reporting.

Please find below the necessary information to process my request:

Full Name: [Your Full Legal Name]

Date of Birth: [Your Date of Birth]

Social Security Number: [Your SSN, optional, but may expedite the process]

Current Address: [Your Current Address]

I would like to receive my credit report from all three major credit reporting agencies: Equifax, Experian, and TransUnion.

I understand that I am entitled to one free credit report from each agency within a 12-month period. I would appreciate it if you could provide the reports as soon as possible. If there are any additional forms or procedures required to complete this request, please inform me promptly.

If there are any costs associated with this request, please let me know in advance. I am enclosing a

copy of my government-issued photo ID and a recent utility bill as proof of my current address.

Enclosed documents:

1. Copy of Government-Issued Photo ID

2. Copy of Recent Utility Bill

Please send the credit reports to the following address:

[Your Preferred Mailing Address]

[City, State, ZIP Code]

If you have any questions or need further information, please feel free to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your prompt attention to this matter. I appreciate your cooperation in providing me with access to my credit information.

Sincerely,

[Your Signature]

[Your Full Name - Typed]

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