

John Doe
123 Main St, Apartment 4B
New York, NY 10001
123-45-6789
01/01/1980

Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374

To whom it may concern:

I am writing to formally dispute incorrect account rating data reported on my credit profile. As a consumer, I have the legal right to challenge and request verification of any details that I believe are not accurate on my credit report, as required under the Fair Credit Reporting Act (FCRA) and Metro 2 guidelines.

Your data reporting must be fully documented, validated, and comply with all federal and state regulations before being included in my credit report. Currently, the account with the number AZ123456, attributed to me, is incorrectly rated as "60 days late", which does not comply with your records or my documentation. I am requesting an immediate correction or removal of this erroneous data.

Further, I demand proof for the rating imposed on the account. You are required by law to provide documentation confirming the accuracy and legitimacy of this rating.

Failure to address this dispute in a timely and compliant manner may lead to further action, including legal consultation, to protect my consumer rights under the FCRA and Metro 2 standards.

I expect your prompt attention to this matter and receipt of confirmation that this error has been corrected, alongside an updated credit report within the statutory 30 days.

Sincerely,

John Doe

123 Main St, Apartment 4B

New York, NY 10001

SSN: 123-45-6789

DOB: 01/01/1980