

## LETTER TO REQUEST YOUR CREDIT FILE

**Your Full Name**  
**Your Address**  
**Your City, State Zip**

**Date**

**Credit Bureau Name**  
**Credit Bureau Address**  
**Credit Bureau City, State Zip**

To Whom It May Concern:

Please accept this letter as a formal request for a copy of my credit report.  
**[Insert one of the following:**

- I was denied credit by *Creditor's Name* and have enclosed a copy of the correspondence from them**
- Per the FACTA, I am entitled to one free copy per year**
- I am unemployed and searching for a job**
- I have enclosed the required fee]**

My verification information is:

Name: **[insert your name]**  
Social Security Number: **[insert your SSN]**  
Date of Birth: **[insert your DOB]**  
Current Address: **[insert your current address]**  
Previous Address: **[insert your previous address]**

I have also enclosed a copy of my state issued ID and a utility statement with my name and current address.

Sincerely,

**[sign your name here]**

**Your Name**