

Credit Report Error Dispute Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date: [Insert Date]

[Credit Bureau's Name]

[Credit Bureau's Address]

City, State, Zip Code

Subject: Dispute of Late Payment Inaccuracy

Dear [Credit Bureau's Name],

I am writing to formally dispute an inaccuracy on my credit report regarding a late payment. My name is [Your Full Name] and my Social Security Number is [SSN]. I obtained my credit report from your bureau on [Date of Report].

The report indicates that I have a late payment recorded for [Creditor Name] on [Date]. However, I believe this information to be incorrect, as I made my payment on time, as evidenced by the attached documents.

I kindly request that you investigate this matter and correct this error to accurately reflect my payment history. Enclosed you will find copies of relevant documents, including payment confirmations, which support my claim.

According to the Fair Credit Reporting Act, I expect your response regarding this matter within 30 days of receiving this letter. Please notify me of the investigation's outcome at your earliest convenience.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]