

Credit Score Dispute Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Dispute of Late Payment Reported

Dear [Credit Bureau Name],

I am writing to formally dispute the accuracy of certain information that appears on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN]. I have recently reviewed my credit report and noticed that there is a late payment reported by [Creditor's Name] on [Date of Late Payment].

I believe this late payment is inaccurate for the following reason(s): [Briefly explain your reason, e.g., "I made my payment on time" or "I have documentation to prove that the payment was made."]

I request that you investigate this matter promptly and remove the inaccurate information from my credit file. I have attached copies of relevant documents that support my dispute, including [list any documents you are providing, such as payment receipts, bank statements, etc.].

Please let me know the outcome of your investigation, as well as any further actions that I need to take. I look forward to your timely response to this matter.

Thank you for your attention to this issue.

Sincerely,

[Your Name]