

Credit Report Dispute Letter

Your Name: [Your Name]

Address: [Your Address]

City, State, Zip Code: [Your City, State, Zip]

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

To Whom It May Concern:

I am writing to formally dispute the erroneous payment history reported on my credit report. My name is [Your Name], and my Social Security Number is [Your SSN].

Upon reviewing my credit report, I noticed that there is an inaccurate entry regarding my payment history with [Creditor's Name]. The report indicates that I [describe the erroneous payment information], which is not correct.

To resolve this issue, I have enclosed copies of relevant documents supporting my claim, including [mention any documents, like bank statements, payment confirmations, etc.]. I kindly request that you investigate this matter and correct my credit report accordingly.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]