

Credit Reporting Dispute Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

Credit Reporting Agency:

[Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Dispute of Late Payment Reporting

Dear [Credit Reporting Agency],

I am writing to formally dispute the accuracy of the late payment reported on my credit file associated with my [insert account type, e.g., credit card, loan] account number [insert account number] reported by [insert creditor's name].

According to my records, the late payment reported for [insert month/year] is incorrect. I believe I made the payment on-time, and I have included relevant documentation to support my claim.

Enclosed are copies of my payment records, including:

- Bank statements confirming the payment
- Payment confirmation emails
- Any other relevant documentation

I kindly request that you investigate this matter and remove the incorrect late payment notation from my credit report. Please inform me of your findings and any updates regarding my credit report.

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

Sincerely,

[Your Name]