

Request for Credit Report Correction

Your Name: [Your Name]

Your Address: [Your Address]

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

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

To: [Credit Bureau's Name]

[Credit Bureau's Address]

City, State, Zip Code: [Credit Bureau's City, State, Zip]

Subject: Request for Correction of Late Payment Errors

Dear [Credit Bureau's Name],

I am writing to formally request a correction to my credit report regarding the late payment entries that I believe to be inaccurate. My account number is [Your Account Number] and my Social Security Number is [Your SSN].

Upon reviewing my credit report dated [Date of Report], I noticed that there are several reported late payments for account [Account Name], which I dispute. Specifically, these entries are listed for the months of [List Months]. I believe that these entries are erroneous because [Brief Explanation of Your Argument].

I have enclosed copies of [mention any supporting documents you are including, e.g., bank statements, payment confirmations] as evidence of my claim.

According to the Fair Credit Reporting Act, I am entitled to an investigation of my dispute by your bureau. I kindly ask you to review the attached documents and correct my credit report accordingly.

If you require any further information or documentation to assist with the investigation, please do not hesitate to contact me at the phone number or email provided above.

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

Sincerely,

[Your Name]