

# Dispute for Late Payment Inaccuracies

[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 Inaccuracy on Credit Report

Dear [Credit Bureau Name],

I am writing to formally dispute the following information in my credit report. I obtained a copy of my credit report dated [Date of Report] and found inaccuracies regarding late payment entries.

Details of the Disputed Entry:

- **Creditor Name:** [Creditor Name]
- **Account Number:** [Account Number]
- **Date of Late Payment:** [Date(s) of Late Payment]
- **Disputed Amount:** [Disputed Amount]

I believe these entries are inaccurate because [Brief Explanation of Why You Dispute the Late Payment]. I have enclosed copies of relevant documents that support my position, including [list any supporting documents, e.g., payment receipts, correspondence].

I kindly request that you investigate this matter and correct my credit report accordingly. Please notify me of the outcome of your investigation.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]