

# Letter Template for Loan Credit Score Dispute

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

## **Subject: Dispute of Late Payment Error**

Dear [Credit Bureau Name],

I am writing to formally dispute the inaccurate late payment entry on my credit report, which I believe is affecting my credit score. The incorrect entry is associated with my loan account #[Loan Account Number], and it appears on my credit report dated [Date of Credit Report].

The entry states that I was [insert specific late payment details], which is incorrect. I have always made my payments on time, and I have attached documentation to support my claim, including payment receipts and account statements.

I kindly request that you investigate this matter and remove the inaccurate late payment entry from my credit report. Please confirm the results of your investigation and any actions taken regarding my dispute. I appreciate your prompt attention to this matter.

Thank you for your assistance.

Sincerely,

[Your Name]