

Loan Credit Score Dispute

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Loan Servicer Name
Loan Servicer Address
City, State, Zip Code

Subject: Dispute of Credit Score in Relation to Modified Loan Terms

Dear [Loan Servicer Name],

I am writing to formally dispute the credit score that has been reported in regards to my loan account #[Account Number]. I believe there has been an error due to the recent modification of my loan terms which has not been accurately reflected in my credit report.

As you are aware, I have recently successfully modified my loan terms on [Modification Date]. According to the modification agreement, my payment terms were adjusted, and I have been compliant with the new terms since that date. However, my recent credit report indicates a negative impact on my credit score that does not reflect my adherence to the new loan agreement.

I kindly request a review of my account, and I would appreciate it if you could provide an updated report to the credit bureaus reflecting my accurate credit situation post-modification.

Enclosed are copies of the loan modification agreement and my payment history for your reference. I hope this will assist in resolving the dispute swiftly.

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

Sincerely,
[Your Name]