**Payment Credit Report Dispute Letter**

**[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Your Email Address]  
[Today’s Date]**

**To:  
[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, ZIP Code]**

**Subject: Request for Investigation of Incorrect Payment Records**

**Dear [Credit Bureau Name],**

**I am reaching out regarding discrepancies in my credit report related to payment history. My report includes a late payment entry for the following account, which I believe is incorrect:**

* **Account Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **Disputed Entry: Late payment on [date]**
* **Explanation: Payment was made in full on [date]. Enclosed are bank statements showing the transaction.**

**Kindly initiate an investigation and rectify the error promptly. Correcting this mistake is crucial for maintaining the accuracy of my credit profile.**

**Attached, you will find supporting documentation that confirms my payment history. I would appreciate confirmation once the corrections have been made.**

**Thank you for your assistance.**

**Warm regards,  
[Your Name]  
[Your Phone Number]**