

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]