DISPUTE LETTER TEMPLATE

Date

Your Name As It Appears on the Credit Report

12345 Sunshine Place

Anywhere, XO 77777

Credit Bureau Name

c/o Complaint Department

12345 Credit Place

Anywhere, XO 77777

Dir Sir or Madame:

I am writing to dispute the follow information in my file. I have highlighted and/or circled the item(s) in which I am disputing on my credit report in the attached copy of my credit report.

The (Name of the company) account is inaccurate and all payments have been made on time and/or paid in full. I am requesting the late payment be removed to correctly demonstrate information on my credit report. *( Be sure to spell the name of the creditor correctly, the issue you need corrected, why the information is incorrect and what action needs to be taken to correct what is being reported delete or correct whatever information that is not correct).*

Enclosed are copies of my the payments I have made on the account, which includes the date, account number and amount I paid towards the balance. Please research this matter and delete/correct the late payment/missed payment immediately, as this information is inaccurate.

Sincerely,

Your Name

Your Signature

**Enclosures:** Payment Confirmations and Receipt *( Feel free to send copies of emails, credit card statements and bank statements and circle the payment you made. Be sure to blackout your account numbers)*

*(Don’t forget to provide all documentation at your disposal to support your claim)*