

Your Name: [Your Full Name]  
Your Address: [Your Street Address]  
City, State, Zip Code: [City, State, Zip Code]  
Account Number: [Your Account Number]  
Date: [Current Date]

To: [Creditor or Credit Bureau Name]  
Address: [Company Address]  
City, State, Zip Code: [City, State, Zip Code]

**Subject: Formal Dispute of Delinquency Status - Account #[Your Account Number]**

Dear Dispute Department,

I am writing to formally dispute the delinquency reported on my account for the period of [Month/Year]. This reporting is inaccurate because the payment was made on time but was misapplied by the bank.

The details of the transaction are as follows:

- **Payment Date:** [Date Payment was Made]
- **Payment Amount:** \$[Amount]
- **Method of Payment:** [e.g., Online Banking, Check, Wire Transfer]
- **Confirmation/Check Number:** [Reference Number]

I have attached documentation (bank statements/payment confirmation) showing that the funds were withdrawn from my bank account and sent to your institution on time. It appears the payment was not correctly credited to my account balance, resulting in an erroneous late status.

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter, correct my payment history, and remove any derogatory marks or late fees associated with this specific transaction. Please provide a written response confirming that the correction has been made and updated with the credit bureaus.

Thank you for your prompt attention to this error.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

[List attached documents, e.g., Copy of Bank Statement, Payment Receipt]