

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

[Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Subject: Formal Dispute of Erroneous Late Payment Information

Dear Dispute Department,

I am writing to formally dispute a late payment reported on my credit file regarding the following account:

- **Creditor Name:** [Name of Bank or Lender]
- **Account Number:** [Your Full Account Number]
- **Reported Late Date(s):** [Month/Year reported as late]

The information reported is inaccurate. I was not late for the period(s) mentioned above. My records indicate that the payment was made on time and in full. Specifically, [provide details, e.g., "The payment was processed on Date via Check #123" or "Auto-pay was active and successful"].

I have enclosed copies of the following documentation as evidence to support my claim:

- [List items, e.g., Bank statements, Cancelled checks, or Payment confirmation receipts]

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter and update my credit report to accurately reflect that this account is current and has no history of late payments for the period(s) in question. Please notify me in writing once the investigation is complete and provide an updated copy of my credit report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]