

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

[Date]

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

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

To Whom It May Concern,

I am writing to formally dispute the reporting of the following account on my credit report:

- **Creditor Name:** [Name of Bank/Lender]
- **Account Number:** [Account Number]

My credit report currently shows this account as "Unpaid" or "Past Due." This information is inaccurate. This account was settled in full on [Date of Settlement] for the agreed amount of \$[Settlement Amount].

Under the Fair Credit Reporting Act (FCRA), I am requesting that you investigate this item and update the status to "Settled," "Paid as Agreed," or "Closed" with a zero balance immediately.

I have enclosed the following documentation as proof of the settlement:

- Copy of the settlement agreement letter from the creditor.
- Proof of payment (Copy of check, bank statement, or payment receipt).
- Copy of my credit report with the incorrect item highlighted.

Please notify me in writing once the investigation is complete and the correction has been made. I look forward to receiving an updated copy of my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents attached]