

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

[Date]

[Lender Name]
[Lender Address]
[Lender City, State, Zip Code]

RE: Formal Dispute of Unapplied Payment for Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally dispute the status of my recent auto loan payment. According to my records, a payment was made on [Date of Payment] in the amount of \$[Payment Amount], but it has not been applied to my account balance.

The payment was made via [Method of Payment: e.g., Check #, Online Transfer, Automatic Debit]. I have attached a copy of my [Bank Statement / Cancelled Check / Transaction Receipt] as proof that the funds were successfully debited from my account.

Because this payment has not been credited, my account is currently showing as [Late / Past Due / Incorrect Balance]. I request that you investigate this matter immediately and take the following actions:

- Locate the unapplied payment and credit it to my account effective as of the original payment date.
- Remove any late fees or penalties resulting from this error.
- Correct any negative reporting to credit bureaus associated with this specific transaction.

Please provide written confirmation once this error has been corrected and my account is back in good standing. I look forward to your prompt response within [Number of Days, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Proof of Payment, Account Statement]