

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

[Date]

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

**RE: Formal Dispute of Investigation Results - Late Payment History**

Report Number: [Report Number]  
Account Number: [Account Number]

Dear Dispute Department,

I am writing to formally express my disagreement with the results of a recent investigation regarding the late payment history reported by [Creditor Name].

The investigation concluded that the late payment for [Month/Year] was accurate. However, I maintain that this information is incorrect. I have attached supporting documentation that proves this payment was made on time and in accordance with my agreement with the creditor.

Attached you will find:

- [List Document 1, e.g., Bank Statement showing date of transfer]
- [List Document 2, e.g., Canceled check or payment receipt]
- [List Document 3, e.g., Correspondence from the creditor acknowledging the error]

Under the Fair Credit Reporting Act (FCRA), I request that you conduct a reinvestigation based on this additional evidence. If you cannot verify the accuracy of the late payment with the proof provided, you are required to update or delete the entry from my credit file immediately.

Please provide me with a written notification of the actions taken and an updated copy of my credit report within 30 days.

Sincerely,

[Your Signature]  
[Your Printed Name]

Enclosures: [List of attached documents]