

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

[Date]

[Creditor or Credit Bureau Name]  
[Department Name, if applicable]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Dispute - Account Marked as Paid in Full**

To Whom It May Concern,

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

- **Account Name:** [Name of Creditor]
- **Account Number:** [Account Number]
- **Current Status:** [Current Incorrect Status, e.g., Late, Charged Off]

The information currently being reported is inaccurate. This account was paid in full on [Date of Final Payment] in the amount of \$[Amount Paid].

I have attached documentation as proof of payment, including [List attachments, e.g., receipt, cleared check, or confirmation letter].

Please update my credit records to accurately reflect that this account has been "Paid in Full" and ensure that the balance is updated to \$0.00. Please also send me a confirmation once this correction has been made.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosures:** [List of supporting documents]