

Late Payment Dispute Letter Template

John Doe
123 Main St
City, State, ZIP
October 26, 2023

[Credit Bureau Name] Dispute Department
[Address of Credit Bureau]

Subject: Dispute of Inaccurate Late Payment Information

Dear [Credit Bureau Name] Dispute Department,

I am writing to formally dispute inaccurate late payment information that is currently being reported on my credit report. After reviewing my credit report, I discovered late payment records for the account(s) listed below that are either incorrect, unverifiable, or do not comply with legal reporting standards.

Details of the Disputed Account(s):

Creditor Name	Account Number	Reported Late Payment Date(s)	Reason for Dispute
TELECOM SELFREPORTED	26A840CDBA844531B77C80AF005D****		Incorrect account status or payment history.

Background:

The late payment(s) reported for the account(s) listed above are inaccurate for the following reasons:

- The account status and payment history are not accurate.

Under the **Fair Credit Reporting Act (FCRA) Section 611 (15 U.S.C. Â§ 1681i)**, I have the right to dispute inaccurate information on my credit report. Additionally, furnishers of information are obligated under **FCRA Section 623 (15 U.S.C. Â§ 1681s-2)** to ensure the information they report to credit bureaus is accurate and complete.

Requested Action:

I am requesting that you:

1. Investigate the disputed late payment information.
2. Provide proof of verification from the original creditor or furnisher of information.
3. Remove any late payment information that cannot be verified or is found to be inaccurate.

Notice of Non-Compliance:

If the disputed information cannot be verified within the required 30-day period, I request that the inaccurate information be promptly removed, as mandated by **FCRA Section 611(a)(5)(A)**.

I appreciate your prompt attention to this matter and look forward to receiving confirmation of the corrections made to my credit report.

Sincerely,
John Doe

Enclosures:

1. Government-issued ID (e.g., driver's license or passport)
2. Proof of address (e.g., utility bill or bank statement)
3. Any Other Supporting Documentation

