Name of Consumer
Last four digits of SS number 1234
Address of Consumer
City, State, Zip Code

DATE

Name of Credit Bureau
Address of Credit Bureau
City, State, Zip Code

REF: Account or Report Number

To Whom It May Concern:

This letter is a formal dispute of the information on my credit report that my mortgage payment to Name of Lender for the month of MONTH of AMOUNT was 30 days late.

Enclosed is my cancelled check for that payment as well as my bank statements for the three months prior to the date and three months after the date. It is clearly shown in the statements that my payment was not late.

Please correct this mistake as soon as possible on my credit report and send me an updated copy when the information is correct.

Thank you for your quick attention to this matter.

Sincerely,

Signature of Consumer
Printed Name of Consumer
Consumer' Social Security Number
List of Enclosures