

Name
Address
SSN
DOB

This letter serves as a formal and initial communication to complain that you are reporting inaccurate and incomplete information on my credit report. The following information regarding late payments are inaccurate:

Name of Account – Late Payment Dates
Name of Account – Late Payment Dates
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I respectfully request a thorough and accurate investigation into the data associated with this account, ensuring that all notations, dates, payments, and balances are reported correctly. I also request specific evidence proving that the alleged late payments were, in fact, late. To verify this, I am requesting copies of statements and payment transaction records from the creditor that demonstrate my payment was submitted late with any proof of communication sent.

Under 15 U.S. Code § 1681e, it is your responsibility, as the credit reporting agency, to verify the accuracy of this information with the reporting creditor. If you are unable to provide proof of the alleged late payments, I ask that you update my payment history to reflect a "PAANL" (Paid As Agreed, Never Late) status, in accordance with consumer protection laws.

Please send the results of this dispute and the updated credit report to the address listed above.