Your Name  
123 Your Street Address  
Your City, ST 01234

The Credit Bureau (Experian, TransUnion, or Equifax)  
Bureau Street Address  
Anytown, State 56789

Date:

To Whom it May Concern,

This letter is a formal complaint that I am reporting inaccurate credit information as I was never late.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing.  As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. This is an inaccurate information and is a mistake on either your company or the reporting creditor's part. Because of the mistake(s) on my credit report, I have been wrongfully denied credit recently, which was highly embarrassing and has negatively impacted my lifestyle.

I'm sure you'll agree, the late payment(s) needs to be updated/deleted as soon as possible. The following information needs to be verified and updated from my credit report as soon as possible:

CREDITOR/ BANK -  Account #ABCABCABCABC

Please update/delete the above information as quickly as possible as I was never late.

Thanking you in advance,

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Done this \_\_\_\_\_\_\_\_\_\_\_\_\_Day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ 20XX

I Your Name certify that a copy hereof has been served to all parties listed above by regular U.S. Mail.