**Letter to Creditor Disputing Negative Credit Report**

A credit report contains all the important information about where you stay, your financial position and various other information. Credit reporting companies sell this information in your report to the creditors, insurers, employers and various other businesses as this information forms the basis of evaluation of your applications for credit, employment, insurance or renting a home. Hence, it is very important for this report to be positive and correct so that there is no room for complications. Sometimes some errors creep in these reports which must be paid quick attention so that you can enjoy a clean image.

Here is a format for writing letter to creditor disputing negative credit report so that all the wrong inputs in the report can be corrected. Learn to write a formal letter to creditor asking them to resolve the complications in a pleasant and assertive manner.

**Sample of Letter to Creditor Disputing Negative Credit Report**

From:

Zenith Zebronics

12, Richmond Apartments

Main Street

New York

Date: 30th Aug, 2014

To,

Sherman Brothers,

45 South Block

Harold Street

New York

Dear Sir,

Re: Account No. 565656

I recently received a copy of my credit report from Alliance Credit Reporting Agency. As per the findings of that report, it can be concluded that there has been a 30-day late payment in the amount of $ 580.95 for May 2014.

I wish to bring to your notice that there was no delay of payments from my end. Please find the copies of my statement for months of April, May and June 2014 attached with the letter which clearly shows that the payment for the month of May 2014 was made on time.

I request you to please correct this as soon as possible.

Thank you.

Yours,

Michael Graham