**[first\_name] [last\_name]**
**[address]
[city], [state] [postal\_code]**

**DOB: [b-date]**

**SSN: [last four]**

**[creditor\_name]**
**[creditor\_address]
[creditor\_city], [creditor\_state] [creditor\_zip]**

This is a request for validation made pursuant to the Fair Debt Collection Practices Act.

I'm just mailing you to let you know, respectfully, that you are incorrectly reporting some information on my credit report. I'm pretty frustrating to be honest, but I know that mistakes happen. I trust you'll fix the situation. Here's the wrong info:

**[item you want to dispute]**

You should also be aware that sending unsubstantiated demands for payment through the United States mail system might constitute mail fraud under Federal and State law.

You may wish to consult with a competent legal advisor before your next communication with me.

I keep immaculate records of payment history acrossed all my bills and accounts, and there should be no late payments showing here.

Inaccurate late payments like this are preventing me from obtaining credit that I'm trying to apply for because it's lowering my credit score big time. I've already been in talks with some experts who have informed me that there are laws to ensure that inaccurate credit information can't be reported.

I take this very seriously and I would appreciate it if you remove the late payment marks off this account as soon as possible.

Regards, **[first\_name]  [last\_name]**