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POSITION

jasper@email.com

Explanation Letter for Credit Report Discrepancy

September 18, 2050

Ms. Emily Carter

Credit Analyst

National Credit Bureau

456 Credit Lane

New York, NY 10001

Subject: Explanation for Credit Report Discrepancy

Dear Ms. Carter,

I am writing to provide an explanation regarding the discrepancies found in my credit report, which was issued on September 10, 2050. This letter aims to clarify the issues and provide supporting documentation to correct the inaccuracies noted.

Details of the Discrepancy:

Upon reviewing my credit report, I identified the following discrepancies:

1. Incorrect Late Payment Record:

Issue: The report shows a late payment record for my credit card account ending in 1234, dated June 15, 2050. However, I have verified that the payment was made on June 10, 2050, which is well before the due date.

Explanation: The late payment entry appears to be a clerical error. I have attached the payment confirmation statement and a letter from my credit card issuer confirming the on-time payment.

2. Unrecognized Account Activity:

Issue: There is an account listed under my name with account number 5678, which I do not recognize. The report indicates an outstanding balance of \$350, but I have no record of this account.

Explanation: It seems there may have been a mix-up with account information. I have enclosed a letter from the account holder and a copy of my credit report showing no such account under my records.

To address these discrepancies, I have included the following documents:

- Payment Confirmation Statement for the credit card account ending in 1234.
- Letter from Credit Card Issuer confirming the on-time payment.

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Camilla Rothe

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