

CREDIT REPAIR LETTERS

Letter #1: Request For Credit Report

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Letter #1

Date:

Address:

Re: Request For Credit Report

To whom it may concern:

Please send me a copy of my credit report.

Enclosed is \$8.00 as payment for the credit report.

Sincerely,

Name

Address

Social Security Number

Letter #2

Date:

Address:

Re: Letter to Delete Inaccurate Credit Information

To whom it may concern:

I received a copy of my credit report and found the following item(s) to be errors. See attached copy of credit report, errors have been high-lighted. Here I have explained which items are in error:

By the provisions of the Fair Credit Reporting Act of 1996, I demand that these items be reinvestigated and deleted from my report.

Please promptly delete inaccurate information from my file. Also, in compliance with the Fair Credit Reporting Act of 1996, please notify me when the items have been deleted.

Please send an updated copy of my credit report to the below address. According to the act, there should be no charge for this updated report.

Sincerely,

Name

Address

Social Security Number

Letter #3

Date

Name of Reporter

Address of Reporter

Account Number

RE: Confirmation letter.

Dear Name of Reporter:

I would like to confirm our telephone conversation on (date) at (time) with (name of person spoken to at company) as to the settlement of above stated account.

As discussed, I will pay your company the amount of \$ as payment in full for the settlement of this account. Upon receipt of the above payment, your company has agreed to change the entry on my credit file to "never late, always on time" In addition, any negative credit information concerning my account, such as "past due" or "charge off" should be deleted from my report.

If you agree to these stated terms and conditions, please acknowledge with your signature and return a copy to me.

Upon receipt of this signed acknowledgment, I will immediately mail you funds in the amount stated above.

Name of company

Signature of company officer

date

Printed name of company officer

Sincerely,

Name

Address

social security number

Letter #4

Date:

Address:

Re: Request for Account Update

To whom it may concern:

Please note that in accordance with the Fair Credit Reporting Act of 1996 you are required to delete obsolete information from my credit report.

Please refer to the information high-lighted on the attached copy of my report. It is obsolete and should be deleted immediately from my credit files.

Also, I am entitled to notification that the items have been deleted. Please send an updated copy of my credit report to the below address. I anticipate your immediate attention to this matter.

Sincerely,

Name

Address

Social Security Number

Letter #5

Date:

Address:

Re: Consumer Statement Addendum

To whom it may concern:

According to the Fair Credit Reporting Act of 1996, I have the right to enter a "consumer statement" to my credit report.

I have disputed the accuracy of the items high-lighted on the attached credit report. Since reinvestigation has not resolved my dispute, I want the following statement included in my credit report.

This will explain fairly and clearly the nature of the dispute. I will assume that 30 days represents a reasonable time for performing this update.

According to the Fair Credit Reporting Act of 1996, please send me a free updated copy of my credit report with the above statement included.

Sincerely,

Name

Address

Social Security Number

Letter #6

Date:

Address:

Re: Request For Addition of Credit Information

To whom it may concern:

Please include in my credit report the additional information attached.

According to the Fair Credit Reporting Act of 1996, I am permitted to add relevant credit history to my credit report. This will more fairly reflect my consumer and payment history. Therefore, I request that you add the enclosed payment history to my credit files.

Thank you for your attention.

Please inform me within 30 days that the additional credit information has been included by sending my updated credit report to my address below.

According to the Fair Credit Reporting Act of 1996, "A consumer's credit report should reflect completeness and accuracy within a reasonable time after notification by the consumer."

Sincerely,

Name

Address

Social Security Number