

**LETTER TO REQUEST A 100-WORD STATEMENT BE ADDED  
TO YOUR CREDIT REPORT**

**Your Name**  
**Your Address**  
**Your City, State Zip**

**Date**

**Credit Bureau Name**  
**Credit Bureau Address**  
**Credit Bureau City, State Zip**

RE: Credit File of **[insert your name]**  
SSN **[insert your SSN]**

To Whom It May Concern:

Under section 611(b) of the Fair Credit Reporting Act, I am requesting that the following consumer statement be inserted into my credit report exactly as follows:  
**[insert your 100 word statement]**

*For example only:*

*From April 2004 to October 2004, I was out of work due to illness and was unable to meet all my financial obligations. After prioritizing my expenses, I was forced to pay less than the required amount to my unsecured creditors. When I returned to work, I made arrangements with the creditors, became current, and continued to pay my obligations. Thank you for your understanding.*

Please send me an updated copy of my credit report once the above statement has been added to my credit file. Thank you very much.

Sincerely,

**[sign your name here]**

**Your Name**