

Request to Add Consumer Statement to Credit Report

Subject: Request to Add Consumer Statement to Credit File

Dear [Credit Bureau Name],

I recently disputed an item on my credit report, and while your investigation concluded that the information is accurate, I believe there are extenuating circumstances that should be noted in my credit file.

Under the Fair Credit Reporting Act, I have the right to add a 100-word consumer statement to my credit report explaining my side of the situation. I am requesting that you add the following statement to my credit file:

[Your 100-word statement explaining the circumstances - e.g., "The late payments on my mortgage account from January-April 2024 occurred due to a medical emergency that resulted in my hospitalization and temporary inability to work. I have since resumed regular payments and have remained current for the past 12 months. These circumstances were beyond my control and do not reflect my typical payment behavior or creditworthiness."]

This statement relates to:

Account: [Creditor Name]

Account Number: [Last 4 digits - XXXX]

Please add this statement to my credit file and include it with any future credit reports provided to potential creditors. Please send me written confirmation once the statement has been added.

My information:

Full Name: [Your Name]

Address: [Your Address]

SSN: [XXX-XX-XXXX]

Phone: [Your Phone]

Email: [Your Email]

Thank you for processing this request.

Sincerely,

[Your Signature]

[Your Printed Name]

Get more templates here: <https://www.lettersandtemplates.com/letters/credit-inquiry-letter>