**Consumer Statement Letter 1 (CREDIT BUREAUS only)**

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[Your Social Security Number:]

[Date]

Dear (CREDIT BUREAU NAME),

Re: Account Name and Number

It is my understanding under the Fair Credit Reporting Act (FCRA) that I am entitled to provide a statement explaining negative information in my credit report. Below is my personal statement I would like to add regarding (*insert company name*).

(*Explain in detail what caused this account to go negative. Remember to keep your statement at 100 words or less*) (200 or less in Maine)

Thank you for your time,

[YOUR FIRST AND LAST NAME]

**Consumer Statement Letter 2 (CREDIT BUREAUS only)**

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Your Date of Birth]

[Your Social Security Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State, and Zip Code]

Dear [Credit Bureau Name],

Re: Account Name and Number

I am writing to exercise my rights under the Fair Credit Reporting Act (FCRA) and to provide a consumer statement in relation to the negative information appearing on my credit report regarding [insert company name].

As an informed consumer, I am aware of my rights under the FCRA, which grants me the opportunity to explain any negative information that may be affecting my credit report. It is crucial that this statement be included and given due consideration by the credit reporting agency in question.

I hereby provide the following personal statement regarding the aforementioned account:

[Explain in detail what caused this account to go negative. Remember to keep your statement at 100 words or less (200 or less in Maine).]

I kindly request that this statement be appended to my credit file and be made accessible to any prospective creditors or other entities that may request access to my credit information. It is of utmost importance that this statement accompanies any credit report containing the aforementioned negative information.

Thank you for your attention to this matter. I trust that you will fulfill your obligations under the FCRA and ensure the accurate representation of my credit history.

Sincerely,

[Your First and Last Name]