Senders Name

Address

City, State, Zip Code

Date

Credit Bureau

Address

City, State, Zip Code

**Reference: Consumer Statement to Make Credit File Complete**

According to the Fair Credit Reporting Act, 611(b)(USC 15 168i(b), I am entitled to enter a consumer statement in my credit report so that the information is complete and the credit reporting process is fair and equitable to me. I would like the following statement to be made a part of my permanent record so that potential future creditors will be aware of certain circumstances that caused negative credit information.

(Consumer’s Statement)

Your Name

Your SSN

Your DOB

The consumer statement

If you have any questions or need additional information, please contact me 999-999-9999.

Best Regards,

Your Name.