

Your Name

Your Address

City, State, Zip

Creditor Company

Address

City, State Zip

Date

Dear Equifax,

COVID-19 hurt my family's health and finances. I lost my job because of the governor's shutdown orders, and we had trouble paying for basic needs. The CARES Act says accounts should not have negative reports during this national crisis. My account is now up to date. Here's what I learned about the CARES Act:

In Section 4021, it states:

"If a furnisher makes an accommodation with respect to one or more payments on a credit obligation or account of a consumer, and the consumer makes the payments or is not required to make one or more payments pursuant to the accommodation, the furnisher shall: (i) Report the credit obligation or account as current; or (ii) If the credit obligation or account was delinquent before the accommodation: aa. Maintain the delinquent status during the period the accommodation is in effect; and bb. If the consumer brings the credit obligation or account current during the period described in item (aa), report the credit obligation or account as current."

The U.S. government's goal is to avoid harming citizens because of the pandemic and the economic shutdown.

Thank you for complying with the law and showing understanding.

Sincerely,

[Your Name]