

Your Name

Your Address

City, State, Zip

Creditor Company Address

City, State Zip

Date

Dear [Target],

Re: account # xxxx xx 1234 (write it out just like it is on your report, including the x's

While reviewing my free annual credit report, I was surprised to see (negative item), Please consider the following points:

I have been a loyal customer of [store name] for (number) years and have always enjoyed shopping at [store]. The service is excellent, and the merchandise is of high quality. I've even recommended [store] to friends who admired clothing I bought there.

I have consistently paid on time. My credit report reflects that I have a history of timely payments across all my accounts.

I am employed with a good income and have not faced financial hardship. There is no reason I would jeopardize my perfect credit history with (negative item).

I would like to continue my loyalty to your esteemed store, but I need this error deleted from my file as it is affecting my ability to secure the best financing.

I look forward to a positive resolution.

Thank you, and have a nice day!

[Handwritten Signature]

First/Last Name

Address