

**STATEMENT OF EXPLANATION EXAMPLE**

(Today's Date)

TO: (NAME OF CREDIT REPORTING AGENCY)

ATTN: Consumer Relations

RE: (Your Name)  
(Address)  
(Telephone)  
(Social Security Number)  
(Date of Birth)

In accordance with the Fair Credit Reporting Act, please include the following statement in my credit report. It should be positioned with the disputed account.

Disputed Account

(Merchant Name) (Account Number) (Date Reported)

(Insert your own explanation of no more than 100 words. The following is an example:

*On January 1, 2001, I was involved in an automobile accident. I was sent to the hospital. The medical bills were sent to my insurance company. Because the other party was responsible for paying the bills, my insurance company did not pay the hospital. The hospital sent my account to collections. About 90 days later, my insurance company paid the hospital bills. Unfortunately, the hospital's collection agency refused to reflect the circumstances that resulted in a late payment on my record.)*

Please send me a copy of my updated credit report after the above statement has been added.

Thank you for your prompt attention to this matter.

Respectfully,

(Your Signature)  
(Your Name Typed)