

Tuesday, October 03, 2006

To Whom It May Concern:

I am writing in response to an item appearing on my credit report as of {date of report }. According to that record, I have an account with you which as been reported as delinquent. The details of the report are included below:

John Smith  
132 Poplar Ave.,  
Sunset, NJ 10012  
(555) 555-1234

Account #: 132165198  
Acme Loan Company

Balance: \$627.29  
Past due balance: \$218.64  
Past due term: Over 30 days.

According to my records, the payment in question was mailed on September 1<sup>st</sup> in the amount of \$218.69 and the check is shown to have cleared my bank on September 10<sup>th</sup>. Since the payment is not due until the 12<sup>th</sup> of each month, I fail to understand why this was reported as being unpaid.

I apologize for having missed the August payment of \$109.32, but have since brought the account completely up to date, and prior to the September due date. Please notify me if your records indicate information to the contrary. I have enclosed a copy of the cleared check for your review.

Please notify the credit bureaus of this mistake and also verify in writing to me that you have made this correction to the best of your ability. Your prompt action in this matter is highly appreciated.

Sincerely,

John Smith