

Today's Date

Your Name  
Your Address

Attention: {insert credit reporting agency name}  
{add CRA address here}

Dear {credit reporting agency}

In accordance with the Fair Credit Reporting Act (FCRA), I wish to add a short statement to my credit file explaining information that your reinvestigation failed to resolve to my satisfaction. For your convenience, I've quoted the specific paragraph from the FCRA that gives me the right to add this statement to my credit file:

Section 611b. Statement of Dispute: "If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute. The consumer reporting agency may limit such statements to not more than one hundred words if it provides the consumer with assistance in writing a clear summary of the dispute."

Therefore, in reference to the following line item:

{Place name of creditor here}

{Place account number and/or line item number here}

Please add the following statement to my credit file

"On September 20, I was called up to active duty and sent on a 179 day overseas deployment. During this time my active duty pay was significantly less than my civilian pay causing me a great deal of financial hardship and making it nearly impossible for me to pay all of my debts. Please note that within a very short period of time (120 days) of my release from active duty I brought this account current. The problem is now resolved and will not affect my finances."

Please provide me written confirmation that you have added the above statement to my credit file within 30 days of this request.

Sincerely,

Signature  
Your Printed Name

## **Additional Consumer Statements**

- I was in an accident, and unable to work
- My employer went bankrupt, and I did not recover several weeks of wages
- Due to a natural disaster, my life suffered a major disruption
- The product/service ordered was not provided as promised, and the creditor refused to resolve the matter

**NOTE:** Reassure potential creditors by including the statement, "**the problem is now resolved, and will not continue to affect my finances.**"