

(Send by certified mail)
Your full name
Current mailing address
Equifax credit report file # _____

Date

Equifax
P.O. Box 740256
Atlanta, GA 30374

Dear Sir or Madam:

Please add the following statement to my credit file in reference to [credit file account number and name of creditor]:

On [date], I ordered a product from [creditor] that was of inferior quality and that was not as represented in the company's advertising. On [date], I asked in writing for a full refund, but the company did not respond. While waiting to resolve the issue, I declined to pay my bill with the company. They, in turn, reported that payment was 60 days late. I have disputed this matter with both the company and the credit reporting agency, but it has not been resolved to my satisfaction.

I have also included the following information as confirmation of my identity.

- Current mailing address: _____
- Phone number: _____
- Previous addresses from last five years: _____
- Social Security number: _____
- Date of birth: _____

Thank you for your prompt attention to this matter.

Sincerely,
[Signature]
Your name