

(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 [account number and name of creditor]:

I was diagnosed with a serious illness on [date]. As I underwent treatment over the next few months, I was too ill to work. Without an income and with major medical bills to pay, I made late payments or missed payments altogether on several credit card accounts, including [names of specific accounts]. I have now recovered from my illness, returned to full-time employment and negotiated payment schedules with [names of creditors]. I consider the problem resolved and expect no future effect on my finances.

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