

**Sample Creditor Status Change Request Letter**

Some creditors may consider amending your credit file under certain circumstances. For instance, if you had a store card that went into a past due status and ended up being charged-off, but you paid it to clear up your derogatory credit, it may show as a charge off with a $0 balance.

Write them a letter asking if they would consider amending the rating to a more favorable status since you did pay them back. Use a professional and respectful tone; explain how this is impacting you.

My Name

Street Address

City, VA ZIP

Date

Creditor Name

Address

Address

RE: account **# xxxx xxxx xxxx xxxx**

Dear Sirs,

I am writing to you regarding the above referenced account, which is being reported to **(*insert reporting bureau name*)** Information Services.

According to my credit file, this account was established **Month, Year**. Your records also reflect that this account was paid in full **Month, Year**.

I have been working diligently to improve my credit history and credit standing. I am requesting that you review my account and revise my credit rating. Please consider that the balance due was paid in full without a settlement adjustment.

If you have any questions or require additional information from me, I can be reached during the day at **(000) 000-0000** or in the evening at **(000) 000-0000**. Thank you for your consideration.

Sincerely,