

Your return address

Credit Manager
California Federal Bank
840 Stillwater Road
West Sacramento, CA 95605

Dear Credit Manager:

I had an account with you from 1995 until 1999. A recent copy of my credit report from Experian shows your experience with me as negative. The account number from the credit report is00155. My social security number is XXX-XX-XXXX.

I paid the account in full in 1999. I realize that my account history was probably just as you reported, twice 60 days late and three times 30 days late. I experienced some financial hardship during that time. I also understand the seriousness of this from your point of view.

However, this negative information will follow me and possibly hinder employment and credit opportunities until October 2005. This means that your negative statements will follow me for three years longer than I did business with you. I am requesting that you amend the information on my report at all credit-reporting agencies to eliminate the most negative connotations as a courtesy.

I understand it is within your prerogative to grant my request to provide a more positive statement to all the credit reporting agencies. Again, I am not challenging the accuracy of your experience. I am merely asking for your compassionate consideration in this matter. Will you grant my request?

Sincerely yours,

Instructions for the Begging Letter

1. Try to find the name of the person that holds the title you are asking to make the decision and address your request to that person.
2. Hand address the envelope.
3. Use a personalized return address sticker.