

Appeal for Utility Payment Reporting

Date: [Insert Date]

To Whom It May Concern,

I am writing to formally appeal the reporting of my utility payment to the credit bureau. My name is [Your Name], and my account number is [Account Number].

Due to [brief explanation of the circumstances, e.g., an unexpected financial hardship, medical emergency], I was unable to make my payment on time. Nevertheless, I have since rectified the situation and ensured that my account is now current.

I kindly request that you review my account and consider removing the negative reporting from the credit bureau, as it does not reflect my usual payment behavior and has been a significant detriment to my credit score.

Thank you for your understanding and consideration of my appeal. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]