

Negotiating a Settlement with Utility Companies

Date
Regional Utilities
Address

To whom it may concern:

Please be advised that this correspondence is an effort to once again satisfy the obligation listed with your company as account number _____ and with (Credit Bureau Name) _____ as account number _____ in the amount of \$_____.

You state, "In order for us to maintain the integrity of all the accounts that we refer to Equifax, we will only cancel accounts if they have been referred due to an error on our part."

I doubt that this is the first time a meter was not transferred from one owner to another correctly.

My request does nothing to breach your integrity concerning other accounts with(Credit Bureau Name).

It is the popularly held standard that the Fair Credit Reporting Act concludes that paid collection accounts may be reported for seven years from the date of last activity. Thus, if a consumer, such as myself, were to pay off a debt, one would be burdened with the negative trade reference for an additional seven years above and beyond that time which may have already passed.

It is my goal to be free from an additional seven years of negative credit data pertaining to this account. In my last correspondence dated _____, (see enclosed copy), I requested your assistance in putting this error to rest by making payment, even though I was not the recipient of the services being billed for. I thought I had made it clear that this proposal is being made only for the purpose of compromise and is not in any way to be construed as an admission of any liability, wrongful or negligent conduct or bad faith on the part of either party.

Accordingly, I am again requesting your help in deletion of this account from my credit reports when payment in full is received, as this is not accurately portraying what happened. In this instant matter, your company will collect the obligation in full and I will face no more of a credit-reporting burden than that already sustained.

Sincerely,
Name
Address *

* <http://www.badcreditfixup.com>