

<<<<<< Today's Date >>>>>>

<<<<<< replace with Utility Company's name >>>>>>

<<<<<< replace with Utility Company's address >>>>>>

RE: Acct. # <<<<<< replace with your account number >>>>>>

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 <<<<<< replace with your account number >>>>>> and with <<<<<< replace with Credit Bureau's name >>>>>> as account number <<<<<< replace with your account number >>>>>> in the amount of <<<< replace with current balance ex. \$226.00 >>>>>>.

You state, "In order for us to maintain the integrity of all the accounts that we refer to <<<<<< replace with Credit Bureau's name >>>>>>, 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 <<<<<< replace with Credit Bureau's 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 <<<<<< Date of Correspondence >>>>>>, ( 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,

<<<<<< replace with your name >>>>>>

<<<<<< replace with your address >>>>>>