



Name : Late payment letter  
Price : 8.50



### ROUND 1 LETTER

Name  
Full Address  
SS number last 4  
Date

Credit Bureau Address

I am having issues with my credit report. I noticed multiple TILA violations on my report. I recently spoke with a legal advisor regarding this matter. Please send me the following as PROOF that you did your due diligence in maintaining the accuracy of my report; **XYZ COMPANY notified me 21 days before with a statement, a copy of the creditor's payment ledger,**

As a consumer by law these accounts on this letter must be updated or deleted immediately or I will seek monetary compensation for violation of my rights in small claims court in my city and state under 15 USC 1681n civil liability because I've been violated.

Here is the law code for reference:

1666(b) billing error –

**(4) The creditor's failure to reflect properly on a statement a payment made by the obligor or a credit issued to the obligor.**

**(5) A computation error or similar error of an accounting nature of the creditor on a statement.**

**DO NOT SEND ME NOTHING BACK TRYING TO STALL I AM WHO I SAID I WAS. I HAVE INCLUDED MY ID AND SS NUMBER AND YOU SHOULD BE ABLE TO FIND ME. IF YOU SEND A STALL LETTER THIS FURTHER**

(714) 869-5581



www.aarcredit.com  
info@aarcredit.com

Business Address  
7235 Dana drive Palmdale ca 93551



**LETS ME KNOW YOU ARE NOT DOING YOUR JOB. I WILL BE KEEPING RECEIPT OF THIS FOR LEGAL PURPOSES.**

## ROUND 2 LETTER

Name  
Full Address  
SS number last 4  
Date

Credit Bureau Address

Alleged Derogatory late payment deficient of REQUIRED PROOF OF ADEQUATE FEDERAL REPORTING COMPLIANCE, such as Metro 2 and the FCRA standards of reporting are certainly unlawful, unethical and undoubtedly in clear infringement of my consumer and/or civil rights, making you liable upon my taking this matter to a civil court in my area for proper and ethical resolutions and awards of at least \$1000+ per still unproven, untrue, inaccurate, untimely, incomplete, or else wise not compliant item reported that is hereby now being challenged in writ composition. Legally a consumer complaint notices in demand for a check for compliance and further irrefutable evidence to such claim.

**THIS IS MY OFFICIAL WRITTEN COMPLAINT!**

### **ACCOUNT AND ALLEGED LATE PAYMENT DATE**

Per Federal and my state's reporting laws, you MUST AFFIRM and CONFIRM **ANY AND ALL** allegations of claims yet still unproven. Lawfully certificate physically the creditor classification codes, the exact and complete



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sequenced. YOU ARE NOT AUTHORIZED TO RETAIN AND OR EVEN REPORT SUBTERFUGE PARTICULARLY IF IT IS POTENTIALLY ENABLING OF FRAUD AND OR IDENTITY THEFT SUCH AS THIS INJURIOUS MISREPORTING OF MISINFORMATION MIGHT VERY WELL APPEAR TO BE. DELETE NOW TO ANNUL THIS UNJUST ACCUSATION AND TO RETURN TO COMPLETE COMPLIANCE TO FEDERAL REPORTING LAWS AS IS OBLIGATED OF YOU.

To be clear, you are mandated by laws to eliminate every notation and or aspect of **ANY AND ALL** derogatory and adversary items from any and all alleged claims still yet unproven to be true, correct, complete, timely, documented as being mine, testimonial to be of my responsibility, with FCRA compliance, and or CRSA CDIA Metro 2 COMPLIANT reporting. FEDERAL laws dictate that any and all derogatory or potentially injurious reporting **MUST** be all of the aforementioned and can NOT BE ASSUMED without undoubted CERTIFIABLE testimonial of FACTs ensuring the physically verifiability of the CONFIRMED manual validation of any item upon a consumer complaint, such as is this notice here and now.

**PLEASE FIX MY REPORT WITHIN 15 DAYS!**