

[Date]

[Consumer Name]  
[Consumer Address]  
[City, State, Zip Code]

**RE: Notice of Credit Reporting Status Following Account Modification**

Account Number: [Account Number]

Dear [Consumer Name],

This letter is to confirm that the modification of your account terms was successfully completed on [Effective Date].

In accordance with the Fair Credit Reporting Act (FCRA) and the terms of your modification agreement, we are providing the following information regarding how your account is now being reported to the credit bureaus:

- **Account Status:** Your account is currently reported as [Current/Modified/Paid as Agreed].
- **Current Balance:** The modified principal balance is \$[Amount].
- **Payment Status:** Provided that payments are made according to the new schedule, the account will be reported as "Current."
- **Special Comments:** Your credit report may include a comment code indicating the account is [e.g., "Modified under a federal government plan" or "Affected by natural disaster"].

Please note that it may take [30-60] days for these changes to reflect on your credit reports from Equifax, Experian, and TransUnion. We recommend that you monitor your credit report to ensure the information is updated accurately.

If you believe any information reported is incorrect, you have the right to dispute it by contacting us directly at [Phone Number] or by writing to [Dispute Address].

Sincerely,

[Name/Department]  
[Financial Institution Name]  
[Contact Information]