

# Credit Utilization Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

To: [Recipient's Name]

[Recipient's Title]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally request an adjustment to the credit utilization representation on my account #[Insert Account Number].

Due to [brief explanation of the circumstances], I believe that a review and adjustment of my current credit utilization rate is warranted. My account history shows [mention any relevant positive history, e.g., timely payments, responsible credit use].

I appreciate your assistance in this matter and look forward to your response. Thank you for considering my request.

Sincerely,

[Your Name]