Credit Score Reassessment Appeal

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Your Email Address]
[Your Phone Number]

[Credit Bureau Name] [Bureau Address] [City, State, ZIP Code]

Dear [Credit Bureau Name],

I am writing to formally request a reassessment of my credit score following recent developments that may not have been reflected in my current credit report.

My name is [Your Name], and my Social Security Number is [Your SSN or last four digits]. I have been reviewing my credit history and believe that there are inaccuracies that have adversely affected my credit score.

[Briefly explain the situation causing the appeal, e.g. late payments due to unforeseen circumstances, errors in reporting, etc. Be specific and include relevant dates, amounts, and any documentation that supports your claim.]

In light of this information, I respectfully ask that you reconsider my credit score based on the revised data provided. I have attached [mention any supporting documents, if applicable, e.g., payment records, letters from creditors, etc.].

Thank you for your attention to this matter. I would appreciate your prompt response and am hopeful for a favorable reassessment. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require any further information.

Sincerely,

[Your Name]