## Letter of Income Loss Affecting Credit Score

Date: [Insert Date]

To Whom It May Concern,

I am writing to formally notify you that my financial situation has changed due to an unexpected loss of income. As a result of this loss, I am concerned about its negative impact on my credit score.

For the past [insert duration], I have been employed at [insert company name]. Unfortunately, [insert reason for income loss, e.g., company downsizing, medical issues]. This has led to [explain the effects, e.g., difficulty in meeting financial obligations].

This income loss has made it challenging to stay current with my payments, and I am worried about the potential decline in my credit score as I attempt to navigate this difficult period.

I kindly request your understanding and consideration during this challenging time. I am actively seeking new employment and doing my best to fulfill my financial obligations.

Thank you for your attention to this matter. Please feel free to contact me at [insert phone number] or [insert email address] if you require further information.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]