

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally request a review of the impact on my credit account resulting from a recent decline in my income. Due to [brief explanation of income decline situation], I have faced financial challenges that have affected my credit standing.

I believe that my current credit reporting may not accurately reflect my creditworthiness, as I have been a responsible account holder with a history of on-time payments. I kindly ask that you review my account and consider my request for a reassessment of my credit impact.

Please let me know if you require any additional documentation to support my request. I appreciate your prompt attention to this matter and look forward to your response.

Thank you for your understanding.

Sincerely,

[Your Name]