

To Whom It May Concern,

I am writing to explain the recent decrease in my credit score, which I believe is directly linked to the financial impacts of the COVID-19 pandemic.

During the pandemic, I faced unexpected challenges that affected my financial stability. Due to [explain specific circumstances such as job loss, reduced hours, or medical expenses], I was unable to meet my financial obligations on time, which negatively impacted my credit score.

Despite these challenges, I have taken proactive steps to manage my finances responsibly. I have since secured a new job, established a budget, and have been making timely payments on all my debts. I am committed to rebuilding my credit and improving my financial health.

I appreciate your understanding regarding my situation during this unprecedented time. If you require any further information or documentation to support my case, please do not hesitate to contact me.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Email]

[Your Phone Number]