

Credit Bureau Credit Score Explanation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Credit Score Explanation Request

Dear [Credit Bureau Name],

I am writing to request an explanation regarding my credit score as reported on [insert date of report]. My account number is [insert account number].

According to the report, my credit score is [insert score]. I would like to understand the factors contributing to this score and any items affecting my creditworthiness.

Additionally, if there are discrepancies or negative marks on my report, I would appreciate guidance on how to address these issues.

Thank you for your assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Name]