

Letter of Understanding Regarding Credit Score Changes

Date: [Insert Date]

To: [Recipient's Name]

[Recipient's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally acknowledge and discuss the recent changes in my credit score as reported by [Credit Bureau Name].

Understanding the factors that contributed to the fluctuations in my credit rating is important to me. After reviewing my credit report, I have identified the following potential influences on my score:

- Change in payment history
- Credit utilization ratio adjustments
- New credit inquiries

I am eager to ensure the accuracy of my credit report and address any issues that may have impacted my score negatively. Please provide me with any relevant information about the changes, as well as guidance on steps I can take moving forward.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]