

Request for Credit Score Reevaluation

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]

Dear [Credit Bureau Name],

I am writing to formally request a reevaluation of my credit score due to circumstances related to debt that have impacted my financial standing. My name is [Your Name], and my account number is [Your Account Number].

Recently, I have faced [briefly explain your debt-related issues, e.g., loss of job, medical bills, etc.], which has affected my credit card payments and loan obligations. I have since rectified these issues by [mention any steps taken to resolve debts, payments made, etc.].

Given my improved circumstances and commitment to maintaining a positive payment history, I kindly request a reevaluation of my credit report. I believe that my current financial behavior reflects a more accurate representation of my creditworthiness.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]