

Credit Request Rationale

Date: [Insert Date]

To: [Recipient's Name]

From: [Your Name]

Subject: Credit Request Rationale

Dear [Recipient's Name],

I am writing to formally request a credit adjustment on my account. The rationale behind this request is based on the following reasons:

- **Financial Hardship:** Due to [briefly explain your situation], I am currently facing financial difficulties that hinder my ability to meet my obligations.
- **Payment History:** I have maintained a positive payment history up until this point, demonstrating my commitment to fulfilling my responsibilities.
- **Recent Circumstances:** [Include any specific event, e.g., job loss, medical emergency] has had a significant impact on my financial situation.

Given these circumstances, I kindly request a review of my account and a consideration for a credit adjustment. I appreciate your understanding and support during this challenging time.

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

Sincerely,

[Your Name]

[Your Contact Information]