

[[Your Name]
[Your Address]
[City, State ZIP]
[Phone Number]
[Email Address]

[Date]

To Whom It May Concern:

I am writing to explain the negative credit items that appeared during my divorce proceedings from [month/year] to [month/year].

During [year], I went through a divorce that was finalized on [date]. The separation involved complex financial arrangements, including [division of joint debts/sale of marital home/legal proceedings] that significantly impacted my credit.

The divorce resulted in several credit challenges:


- Joint accounts for which my ex-spouse was responsible showed late payments
- Legal fees totaling \$[amount] created unexpected financial strain
- [Division of assets/Loss of dual income/Child support obligations] reduced available funds
- [Specific account: credit card/auto loan/mortgage] in my name became delinquent when ex-spouse stopped making agreed-upon payments

To address these issues, I:

- Worked with my attorney to refinance or close joint accounts
- Made payment arrangements with creditors once I understood my sole financial obligations
- [Filed disputes/Contacted ex-spouse's creditors/Obtained court documentation]
- Created a new budget based on my individual income

As of [date], I have:

- Legally separated all joint accounts
- [Paid off/Brought current/Established payment plans for] all delinquent accounts in my name
- Maintained consistent on-time payments for [number] months
- Established independent credit with positive payment history
- Court order confirming debt responsibilities [if applicable]



I now have complete control over my finances with income of \$[amount] from [employment/sources]. My credit has improved by [XX points/specific improvements], and I have demonstrated financial responsibility post-divorce.

I have attached [court documents/settlement agreement/payment records] documenting the divorce timeline and my subsequent efforts to resolve these issues.

Thank you for your understanding and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]

