

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

[Date]

To Whom It May Concern:

I am writing to provide an explanation for the negative credit items on my report from [timeframe].

What Happened:

[Briefly describe the hardship: death of family member, natural disaster, unexpected emergency, etc.]

How It Affected My Finances:

[Explain specific financial impact: loss of income, unexpected costs, inability to work, etc.]

What I Did About It:

[List specific actions taken: contacted creditors, sought assistance, reduced expenses, etc.]

Where I Am Now:

[Describe current stability: steady employment, on-time payments, improved credit score, etc.]

Supporting Documentation:

I have attached [list any supporting documents: pay stubs, unemployment records, medical records, death certificate, etc.]

This situation was temporary and beyond my control. My credit history before and after this period demonstrates my commitment to financial responsibility.

Thank you for your consideration.

Sincerely,

[Your Signature]

[Your Printed Name]