[Date]

To Whom It May Concern,

I would like to explain items on my credit report.

The [Account] [Derogatory credit type (collection, missed payment, etc.)] reported on [Date] was caused by [Reasons that were outside your control, were a one-time financial event, or caused by financial mismanagement]. [Explain how you have recovered from this event and/or have since learned to manage credit responsibly. Mention how long you’ve maintained good credit since the derogatory item and additional evidence of financial responsibility such as contributing to a savings account.]

[Copy the above template for each item.]

Sincerely,

[*Borrower Name*]

[*Phone*]

[*Email*]