

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Recipient Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient Name],

I am writing to formally request a reconsideration of the credit requirements associated with [specific loan, credit card, etc.]. My account number is [account number].

Due to [briefly explain your situation, e.g., financial hardships, recent job loss, etc.], I have encountered difficulties that have impacted my credit score. However, I am committed to managing my finances responsibly and believe that a lowered credit requirement would allow me to [explain potential benefits, e.g., meet my financial goals, improve my credit score, etc.].

I have taken steps to improve my financial situation by [briefly list any actions taken, e.g., budgeting, working with credit counseling]. I truly value my relationship with [Company Name] and hope to continue this relationship with your support.

Thank you for considering my request. I appreciate your time and attention and look forward to your positive response.

Sincerely,
[Your Name]