

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

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally request a review of my credit situation. Due to [brief explanation of the circumstances leading to low credit], my credit score has been affected. I am committed to improving my financial standing and have taken the following steps to manage my debts: [list any actions taken, such as setting up payment plans, consulting a financial advisor, etc.].

I kindly ask for your support in [specific request, e.g., reconsidering a credit application, adjusting payment plans, etc.]. I believe that with your assistance, I can demonstrate my capability to fulfill my financial obligations moving forward.

Thank you for considering my request. I look forward to your understanding and support.

Sincerely,
[Your Name]