

Date

Name

Contact Information

To Whom It May Concern,

Please accept the following explanation regarding the (enter situation/reason here) which occurred on (enter date it occurred).

Explain why this situation happened in details that only pertain to the dilemma. Details that led to the situation are important to include and must be brief. (Unexpected divorce led to financial problems, family deaths, emergencies, etc.). Reiterate the end result (eviction, felony, low credit score, etc.)

State that you are willing to explain in person if needed.

Explain what changes will be or have been made so the situation does not repeat itself.

Thank them for their time and consideration.

Respectfully,

Name