

Informal tone suitable for email submission

Subject: Clarification Regarding Credit Report

Hi [Lender Name],

I wanted to explain the derogatory entry on my credit report related to [account or loan]. It happened because [reason, e.g., temporary financial hardship or unexpected medical bills] during [time period].

I've since taken steps to resolve all issues and improve my financial habits. Please let me know if you need any supporting documents or further clarification.

Thanks,

[Your Name]

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