

Preliminary letter when issues are not fully resolved

Subject: Provisional Explanation for Credit Challenges

Dear [Financial Institution],

This letter serves as a provisional explanation for the derogatory mark on my credit report for [specific account]. While the matter is still being fully resolved, the main cause was [reason, e.g., temporary financial setback, unpaid bills].

I am actively working to settle this account and will provide updated documentation once resolved.

Your understanding and consideration of this provisional explanation are greatly appreciated.

Sincerely,

[Your Name]

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