# Re-Aging Request Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Creditor Name]   
[Creditor Address]   
  
Subject: Request for Account Re-Aging   
  
Dear [Creditor],   
  
I am reaching out regarding my account \*\*[Account Name] - [Account Number]\*\*. Due to \*\*[reason, e.g., temporary financial hardship]\*\*, I fell behind on payments, but I have since made consistent efforts to bring my account back to good standing.   
  
I respectfully request that my account be \*\*re-aged\*\*, allowing me to continue making on-time payments without further negative impact on my credit report. Re-aging this account would help me maintain a \*\*positive credit history\*\* moving forward.   
  
I appreciate your consideration and look forward to your response.   
  
Sincerely,   
[Your Name]

# Credit Limit Increase Request Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Card Issuer]   
[Issuer Address]   
  
Subject: Request for Credit Limit Increase   
  
Dear [Credit Card Issuer],   
  
I am writing to request an \*\*increase in my credit limit\*\* on my account \*\*[Account Name] - [Account Number]\*\*. Over the past [number] months, I have demonstrated \*\*responsible credit usage\*\*, maintaining a positive payment history and keeping my utilization low.   
  
A higher credit limit would allow me to further manage my credit responsibly while improving my overall \*\*credit utilization ratio\*\*. Please review my request, and let me know if any additional information is required.   
  
I appreciate your time and consideration.   
  
Sincerely,   
[Your Name]

# Authorized User Addition Request Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Card Issuer]   
[Issuer Address]   
  
Subject: Request to Add an Authorized User   
  
Dear [Credit Card Issuer],   
  
I am requesting to add \*\*[Authorized User's Name]\*\* as an \*\*authorized user\*\* to my credit card account \*\*[Account Number]\*\*. The authorized user’s information is as follows:   
  
- \*\*Full Name:\*\* [Authorized User’s Name]   
- \*\*Date of Birth:\*\* [DOB]   
- \*\*Social Security Number (if required):\*\* [SSN]   
  
Please let me know if there are any additional requirements to complete this request. Thank you for your assistance.   
  
Sincerely,   
[Your Name]