

# Request for Late Payment Removal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Dear [Creditor's Name],

I am writing to formally request the removal of the late payment recorded on my account (Account Number: [Your Account Number]). This payment was reported late on [Date of Late Payment], but due to [brief explanation of circumstances leading to late payment], I believe this information does not reflect my typical payment behavior.

As a loyal customer, I have maintained a good payment history prior to this one incident and have since [mention any improvements or timely payments that followed]. I respectfully request that you review my account and consider removing the late payment from my credit report as a gesture of goodwill.

Thank you for your attention to this matter. I hope to resolve this issue amicably and continue our positive relationship moving forward. Please feel free to contact me at [Your Phone Number] or [Your Email] should you need any additional information.

Sincerely,

[Your Name]