

Request for Late Payment Removal

Date: [Insert Date]

To Whom It May Concern,

I hope this message finds you well. I am writing to formally request a review of my account, specifically concerning the late payment recorded on my credit report dated [Insert Late Payment Date]. My account number is [Insert Account Number].

Due to [provide a brief explanation of the reason for the late payment, e.g., unforeseen circumstances, illness, etc.], I was unable to make my payment on time. I take my credit obligations very seriously and have always aimed to maintain a good payment history. Since the late payment, I have taken steps to ensure timely payments and have been consistently current with my obligations.

I kindly ask if you could consider removing this late payment from my credit report as a gesture of goodwill. This change would significantly help me in my future financial endeavors.

Thank you for considering my request. Please feel free to contact me at [Insert Phone Number] or [Insert Email Address] if you need any further information.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]