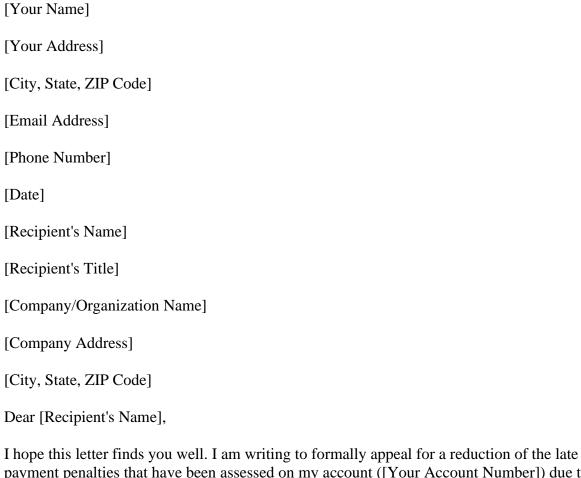
## Letter of Appeal for Reduction of Late Payment Penalties



payment penalties that have been assessed on my account ([Your Account Number]) due to a recent late payment.

Due to [brief explanation of circumstances leading to late payment, e.g., unexpected medical expenses, job loss, etc.], I unfortunately was unable to make the payment by the due date. I take my financial obligations seriously and strive to maintain a good standing with your organization.

Given my history of on-time payments and my current financial situation, I kindly ask you to reconsider the penalties applied to my account and to grant a reduction or waiver. This would greatly assist me in getting back on my feet and continuing to honor my obligations moving forward.

Thank you for considering my appeal. I appreciate your understanding and look forward to your prompt response.

Sincerely,

[Your Name]