

Request for Re-Aging Delinquent Account

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request a re-aging of my delinquent account with account number [Insert Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, medical issues], I was unable to maintain consistent payments.

Since then, I have taken steps to improve my financial situation and would like the opportunity to demonstrate my commitment to fulfilling my obligations. I kindly ask that you consider re-aging my account and removing any negative reporting from my credit history.

I appreciate your attention to this matter and look forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Thank you for your consideration.

Sincerely,

[Your Name]