

Your Name
Your Address
City, State, Zip Code
Your Email
Your Phone Number
Date

Creditor's Name
Creditor's Address
City, State, Zip Code

Dear [Creditor's Name or Debt Department],

I am writing to formally request the re-aging of my account, [Account Number], which is currently in delinquent status. Due to [briefly explain reason - e.g., financial hardship, medical issues], I have been unable to make timely payments.

I have recently taken steps to improve my financial situation, including [mention any relevant actions taken, such as securing new employment, creating a budget, etc.]. I kindly ask that you consider re-aging my account to reflect timely payments moving forward. This would assist me greatly in managing my finances and maintaining a positive relationship with your company.

Thank you for considering my request. I appreciate your understanding and support during this difficult time. I look forward to your positive response.

Sincerely,
Your Name