Request for Late Payment Removal

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request the removal of a late payment from my credit report associated with my account number [your account number]. This late payment was recorded on [date of late payment] and I believe it does not reflect my usual payment behavior.

Due to [brief explanation of circumstance, e.g., unforeseen circumstances, medical emergencies, etc.], I faced challenges that affected my ability to make timely payments. However, I have since rectified the situation and have maintained a positive payment history since then.

As a valued customer, I would greatly appreciate your consideration in removing this late payment from my record as it does not accurately represent my creditworthiness. Thank you for your attention to this matter, and I look forward to your positive response.

Sincerely,

[Your Name]