Re: Account No. XXXXXXX
Creditor Name
Creditor Street Address
City, State Zip Code

To Whom It May Concern:

I'm writing this letter to express my gratitude as a long-time customer of [Creditor Name] and to discuss a concern regarding my account. Specifically, I would like to discuss an item posted to my credit report regarding this account and request that it be revised.

My account with [Creditor Name] began on [date]. Since that time, I have enjoyed excellent customer service and benefits and have been happy with [Creditor Name]. I have also been a customer in good standing, paying my account in a timely manner and [include any other information that identifies you as a valuable customer].

However, [provide a short narrative of the events that led up to the missed payment, keeping it to a few sentences at most].

I wish that I could continue with normal payments during that time, and regret that I wasn't able to do so. Following that [situation], I'm working hard to repair any damage done to my credit and personal financial life, and I'm reaching out to you for support in that effort.

I'm asking that [Creditor Name] give me a second chance at a fully positive credit history with your organization by removing the late payment mark from my credit report with all three credit bureaus. Please let me know if there is anything else I can provide to support you as you consider my request.

Thank you for taking the time to consider this request.

Sincerely,
[Your Name]