

Empathetic and sincere request to creditor

Subject: Goodwill Request to Remove Negative Payment History

Dear [Creditor Name],

I hope this message finds you well. I am reaching out regarding a late payment recorded on my account [Account Number] on [Date]. This was due to [brief explanation, e.g., medical emergency, financial hardship], and I deeply regret the inconvenience caused.

I have always strived to be a responsible and consistent customer. I kindly request your assistance in removing this negative mark from my credit report as an act of goodwill.

Your understanding and support would mean a great deal to me, and I sincerely thank you for your time and consideration.

Warm regards,

[Your Name]

[Contact Information]

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