

Emotional Goodwill Letter

Dear [Collection Agency Name],

I am writing to express my sincere apologies for the late payment on account #[Account Number].

This lapse was due to [brief explanation, e.g., unexpected financial hardship] and was never reflective of my usual commitment to timely payments.

Since resolving the issue, I have maintained consistent payments and taken steps to prevent any future delays. I kindly request that you remove the negative record from my credit report as a goodwill gesture. Your consideration would greatly aid me in restoring my financial reputation.

Thank you for your understanding and support.

Sincerely,

[Your Name]

[Contact Information]

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