Goodwill Letter during Hardship

Dear [Collection Agency Name],

I am writing regarding my account #[Account Number] and a late payment recorded on [date]. Due to unforeseen circumstances [briefly state reason, e.g., medical expenses], I was temporarily unable to make the payment on time.

I have since resolved the balance and am committed to maintaining timely payments. I kindly request that you consider removing the negative entry as a goodwill adjustment, taking into account my consistent payment history before and after this incident.

Thank you for your understanding.

Sincerely,

[Your Name]

[Contact Information]

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