Friendly Professional Goodwill Letter

Dear [Collection Agency Name],

I hope you are doing well. I am contacting you regarding my account #[Account Number]. I take full responsibility for the late payment on [date] and have taken steps to ensure it does not happen again.

I would sincerely appreciate it if you could remove this negative mark from my credit report as a gesture of goodwill. Your cooperation would help me maintain a strong financial standing.

Thank you for your consideration.

Best regards,

[Your Name]

[Contact Information]

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