## **Casual / Friendly Goodwill Letter to Remove Late Payment**

Hi [Creditor's Name],

I hope you're doing well. I wanted to reach out regarding the late payment on my account [Account Number] from [Date]. It was an unusual situation, and l've already made sure my account is up-to-date.

Would it be possible to remove this late payment from my record as a goodwill gesture? I really appreciate your help and understanding.

Thanks so much,

[Your Name]

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