Casual Credit Removal Email

Hi [Creditor Name],

I hope you're well. I wanted to reach out regarding my account [Account Number]. I realize there was a late payment back in [Month/Year], but I've since made all payments on time.

I would be extremely grateful if you could consider removing the negative mark as a goodwill gesture. I've enjoyed being your customer and hope to continue in good standing.

Thanks so much,

[Your Name]

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