

Heartfelt Financial Hardship Letter

Dear [Creditor Name],

I hope this message finds you well. I am reaching out concerning my account [Account Number].

During [Month/Year], I experienced [briefly explain hardship], which caused an unfortunate delay in payment.

Since then, I have taken all necessary steps to maintain regular payments and improve my financial responsibility. I sincerely request that the negative listing be removed from my credit record as a goodwill gesture, reflecting my commitment to resolving this issue.

Thank you very much for your understanding and consideration.

Warm regards,

[Your Name]

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