

Professional Late Payment Goodwill Letter

Dear Credit Manager,

I am writing to request your consideration in removing a late payment notation from my credit report for account [Account Number]. I have been a loyal customer for [X years] and have maintained an otherwise excellent payment history.

The late payment occurred on [Date] due to [brief explanation - job loss, medical emergency, etc.].

This was an isolated incident that does not reflect my typical financial responsibility. Since then, I have taken steps to ensure this situation does not recur, including [specific actions taken].

I understand that reporting accurate information is important, but I would be grateful if you could exercise goodwill and remove this negative mark as a gesture of appreciation for my long-standing relationship with your company.

Thank you for your time and consideration. I look forward to continuing our positive business relationship.

Sincerely,

[Your Name]

[Your Address]

[Phone Number]

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