Date

Dear Sir/Madam, Re: Account Number

I am writing this letter to request your help and understanding.In , I began experiencing financial hardship and made a couple of late payments, even though I disliked doing so. However, I have become current on the account referenced above as soon as my financial standing improved. I've been working hard to make financially responsible decisions and get better control of my money.

I am now attempting to improve my credit score, but am having difficultly due to the negative listing on my credit report. Therefore, I respectfully request that you remove this negative listing from my report as a gesture of goodwill.

Sincerely,

Your Signature