

[Your Name]
[Your Address] [City, State, Zip Code] [Email Address][Phone Number]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]
[Date]

Dear [Creditor's Name or Customer Service Department],

I hope this message finds you well. I am writing to express my appreciation as a long-time customer of [Creditor Name] and to address a concern regarding my account. Specifically, I would like to request a review of a negative item that has been reported on my credit file.

I have maintained my account with [Creditor Name] since [date], and during this time, I have consistently received excellent service and have enjoyed various benefits as a loyal customer. My payment history has generally been positive, and I have always strived to uphold my commitments.

Unfortunately, [briefly describe the circumstances that led to the missed payment, keeping it concise].

I sincerely regret any inconvenience this may have caused and am committed to rectifying my credit situation. I am reaching out to ask if you would consider removing the late payment mark from my credit report as a gesture of goodwill.

Thank you for considering my request. I am eager to continue my positive relationship with [Creditor Name] and am happy to provide any further information needed to support my appeal.

Sincerely,
[Your Name]
[Your Address]
[City, State, Zip Code]

