

# LATE PAYMENT REMOVAL LETTER

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

[Date]

[Collection Agency Name]  
[Agency Address]  
[City, State, ZIP Code]

**Subject:** Request for Late Payment Removal of Account Number: [Insert Account Number]

Dear [Collection Agency Name],

I am writing regarding a late payment reported on my account ([Account Number]) for [specific date(s)]. I value my relationship with [Creditor's Name] and take pride in maintaining my account in good standing.

This late payment resulted from [brief explanation, e.g., "unexpected personal circumstances"], which I deeply regret. Since then, I have taken proactive steps, such as [e.g., "enabling automatic payments"], to ensure this does not recur.

As a long-time customer with an otherwise consistent payment history, I kindly request that you remove this late payment from my credit report as a goodwill adjustment. I understand this is discretionary, but I believe this request aligns with your commitment to exceptional customer care and fosters our ongoing relationship.

If additional information or actions are required, please let me know. You can reach me at the details above. Thank you for considering my request, and I look forward to your response.

Sincerely,

[SIGNATURE]



# Wamu Late Payment Report Credit

**Xiang Xie**



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