

Your Name

Your Address

City, State, Zip

Creditor Company

Address City, State Zip

Date

Dear Target,

Re: account # xxxx xx 1234 <Copy exactly as it appears, including any Xs.>

While reviewing my free annual credit report, I was quite surprised to see a late payment for 9/2021, because I don't recall ever paying late. Please review these facts:

I have been a loyal customer of <store name> for 7 happy years. I love shopping at <store> because I get good service and the quality of merchandise is excellent. I have even recommended <store> to friends when they complimented clothing I purchased there. I have always paid on time. If you look at my credit report, you will see I pay all my accounts on time.

I am employed with a good income and was not in financial hardship. There is no reason I would let my perfect credit history get ruined with one random late payment!!!

I would like to continue my loyalty at your fine store, but I need you to remove this crazy late payment, because it is negatively impacting my ability to get the best financing.

I look forward to hearing some good news soon.

Have a nice day!

Add your handwritten signature

First/Last Name

Address