Your Name

Your Address

Your City, State zip

Your email address

Date

Attn: Department

Creditor name e.g. XYZ Bank

Street/P.O. Box

City, State zip

Re: Account Number: 12345 Late Payment (replace with real information)

Dear Sir/Madam (unless you have a real name then enter it)

After reviewing my credit reports, I have discovered that there is an entry indicating that a late payment on (enter date here). I am usually diligent about paying my obligations on time but in this case, I must have neglected to pay your company on time.

Since this is a rare occurrence and has not happened in the past, can you please as a courtesy this one time, remove this item?

With sincere thanks in advance,

Julie Smith

[MODIFY THIS LETTER AS NEEDED AND BE SURE THERE WAS ONLY ONE OCCURANCE. THIS APPROACH MAY NOT WORK FOR MULTIPLE OCCURANCES]