



John Smith
123 Address
Chicago, IL 60007
301.222.2222

Chase Bank
123 Address
New York, NY 10003
03/1/19

Dear Sir,

Re: 12345

This letter is a sincere request for your help and consideration.

Back in 2011, I was financially strapped and could not help making a few late payments on the account mentioned above.

I completely disliked paying late and still feel bad about it. However, as soon as my financial situation improved, I started making timely payments and I have been striving hard to make financially responsible decisions since then.

At present, I intend to buy a house. But, due to the negative listings from my past late payments, I am not being able to get a reasonable mortgage rate. So, I humbly request that you remove this negative item from my credit report as a gesture of goodwill.

I would sincerely appreciate if you consider my request.

Sincerely,

John Smith