

To Whom It May Concern,

I have recently found that several of my payments to your account have been labeled as "late" on my credit report. These missed payments were due to:

I have always paid my accounts on time in the past. Since the late payments occurred for the above justifiable reasons, please correct the payment history for my account at the following credit bureaus, which carry the history of my account with you:

It is imperative that my credit reflect the good business relations I have maintained with your company in the past. The corrections to the credit report will make it more representative of my financial habits. I sincerely hope you will not take into consideration my oversight with these late payments which, I assure you, will not occur again. I look forward to continuing our relationship for many years.

My personal information is as follows:

Account Number: _____

Full Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: _____

Current Address: _____

Previous Address: _____

Sincerely,

Date: _____