

Note: This PDF is largely for educational purposes **because you need to edit it.**

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Regarding: Account No.XXXXXXXXXX

[Creditor's Name]

[Creditor's Address]

[City, Zip Code]

[Creditor's Phone Number]

To whom it may concern:

I'm writing this letter because I've enjoyed being a customer of **[Creditor's Name]** and would like to address a concern regarding my credit account that I would appreciate getting revised.

I opened the **[card/loan/credit account]** with you on **[date]**, and since then I've been thrilled with the generous benefits and excellent customer service that you've provided to me. I intend to be a long-term customer and have recommended your services to friends and family. Over the course of our contract, I've responsibly paid on time and never missed a payment.

However, due to a major car accident that forced me to stay at the hospital for an extended period of time, I temporarily lost my income and became disorganized with my bills. I wish I could have kept up with the payments, but I am afraid I wasn't able to do so.

Unfortunately, the accident I suffered (and the consequent late payment) is now causing me a new set of problems. I'm planning to get a **[Mortgage, Auto Loan, Credit Card, etc.]**, and the negative mark due to my late payment is hurting my ability to qualify for favorable interest rates.

Since the accident, I've been trying to reorganize my finances and rebuild my credit. Given my history of on-time payments, I'm hoping you can give me a second chance and remove the negative mark from my credit report with [Experian, Equifax, Transunion, or all three credit bureaus]. I promise to always pay on time from here on out, and apologize for any trouble I've caused.

Please let me know if I can provide any additional information that could help us reach an agreement that works for both of us. Thank you for taking the time to consider this request.

Sincerely,

[Your Name]

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This item may be damaging your credit score and making it difficult for you to access a loan or credit card. Learn [how to improve your credit score](#) to regain access to credit.

If debt collectors are causing you hardship, learn more about your legal rights under [the Fair Debt Collection Practices Act \(FDCPA\)](#).

For more information on how to deal with debt collectors or handle negative items on your credit report, read these articles:

- [How to Dispute an Item on Your Credit Report](#)
- [How to Pay a Debt in Collections](#)