

Regarding: Account No.XXXXXXXXXX

[Debt Collection Agency's Name]
[Agency's Address]
[City, Zip Code]
[Agency's Phone Number]

To whom it may concern:

I'm writing this letter because I would like to address a concern regarding an item on my credit report—specifically, the paid collection with the account number **[account number]**, which I'm hoping you'll consider revising.

My original creditor, **[creditor]**, sent this collection account (which originally totaled **[value of account]**) to your agency in **[month]**, **[year]**. I was distressed when this happened, as normally I make an effort to be a reliable borrower. In fact, other than this account, I've never missed a payment with **[creditor]**.

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. I take full responsibility for my missed payment, but still wanted to let you know about the circumstances that led to it.

Unfortunately, the accident I suffered is now causing me a new set of problems. I'm planning to get a **[mortgage, auto loan, credit card, etc.]**, and the collection account on my credit report 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. I paid the collection account as soon as I possibly could given my financial situation, and 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]**.

Please let me know if I can provide any additional information to help you make your decision. Thank you very much for taking the time to consider this request.

Sincerely,

[Your Name]