

YOUR NAME

YOUR ADDRESS

YOUR DATE OF BIRTH

LAST 4 DIGITS OF YOUR SOC#

CREDITOR NAME

CREDITOR ADDRESS

TODAY'S DATE

Re: Account number: ACCOUNT NUMBER

Hello,

I was told to write to you by your customer service department about my payment history with your company. During the course of our mutual business, I have honored and respected my account agreement to the fullest possible. I appreciate how wonderful your service has always been and truly enjoy being a customer of yours.

Unfortunately sometime ago I had made some late payments because of (job loss, health issues, new baby, etc.). Because your account with me is extremely important I managed to borrow the money to cover the late payments.

I appreciate all of the positive credit history that I have obtained through your company and have since put my account on "auto pay" so something like this never happens again. However, now those late marks on my credit reports are causing me a ton of stress. I am trying to move up to a better paid position at my work, but the negative remarks are hurting my efforts.

So now is where I ask for a HUGE favor. I desperately need this promotion and I would be extremely appreciative if you would please help me out.

The credit bureaus have advised me that they will report anything as instructed to by you, but they need to have that instruction in writing. I beg that you may help me and take into consideration how good of a customer I have been and how long I have had an account with you.

Respectfully,

**YOUR NAME**