Explanation for Delinquent Payment

This letter is used for pleading with a creditor the fact that your untarnished credit report has been affected negatively because of one problem over many years of good payment history. You are asking the creditor to remove the negative information as a one-­‐time courtesy based on your excuse.

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:

Example: I had been sick with the flu for almost three weeks, which caused me to loose almost a month’s salary. Since then, I have been working full time and I have caught up on all of my bills.

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:

Experian

Equifax

Trans-­‐Union

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: 4200 1542 1672 9852

Name: Your Name Here

Social Security Number: 000-­‐00-­‐0000

Date of Birth: MM/DD/YY

Current Address: Your Address City, State Zip

Previous Address: Address City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 25