Your NameYour Address

Date

Company’s NameCompany’s Address

Late payment removal request regarding account # XXXXXXX

To Whom It May Concern:

I have been a loyal card member of ***Capital One*** for ***7*** (change to the # of years you’ve been a card member) years and couldn’t be happier with my decision to join the ***Capital One***Family. You’ve always offered some of the most competitive rates and rewards programs, and even beat a competitor’s lowest interest rate when I inquired about transferring my balance to their card (replace this sentence with a description of a time the company went “above and beyond’ to help you).

Unfortunately, in December of 2010 (replace this with the date of your late payment(s) here) I took advantage of our relationship and failed to submit my monthly payment on time. It was an exceptionally busy time and my life as I was balancing the birth of our first child while taking night classes to fulfill one of my long standing career goals (replace this sentence with a POSITIVE life event that may have contributed to you missing the payment). Now that I have found a prosperous balance in my life I honestly cannot associate with the person that let this payment obligation go unattended to. I fully respect my obligations with ***Capital One*** and have worked diligently to amend my relationship with you by regaining your trust. A brief look at my account will reveal I have successfully made ***12*** on time payments since my unfortunate lapse of judgment.

Recently, I have begun search for a more financially rewarding career in business and it has come to my attention that my late payment(s) with ***Capital One*** may negatively affect my chances of obtaining a career in the field I am pursing. As you may know, FICO scores are being used more and more in the selection of prospective job applicants.

In light of my renewed focus and demonstrated commitment to rebuilding my trust with your company, I am requesting that you give me a second chance at a positive credit rating by revising the late payment(s) as reported on my three major credit bureau files (Experian, Transunion, and Equifax). I sincerely hope ***Capital Ones*** believes in their customers and I humbly request your consideration to allow me to pursue the career of my dreams. I appreciate your time and look forward to receiving a favorable decision from you department soon.

Regards,

Your Name Here