Letter to Remove Closed Accounts from Credit Report

[Your Name] [Your Address] [City, State, Zip Code]

[Date]

To, [Recipient's Name] [Recipient's Address] [City, State, Zip Code]

To Whom It May Concern:

I am writing to request that the late payment be removed from my credit report. As you can see from the attached documentation, I was involved in a serious accident that prevented me from working for an extended period of time. As a result, I was unable to make the monthly payments on my account.

However, I have since returned to work and have been able to catch up on all of my missed payments. I have also closed the account to prevent any further late payments. I would appreciate if you could update my credit report accordingly.

Thank you for your time and consideration.

[Signature],

[Name], [Contact Number] [Email Address]