

LATE PAYMENT REMOVAL LETTER

Recipient Name:

Recipient Address:

City, State, ZIP:

Dear Sir/Madam,

This letter serves as a formal notice regarding the removal of any reported late payment entries from your credit report with respect to your account(s) held with us. Our commitment is to maintain accurate and fair credit reporting in compliance with the Fair Credit Reporting Act (FCRA) and all other applicable United States laws.

1. Confirmation of Payment

We acknowledge receipt of the full and final payment on the referenced account(s). As such, any prior indication of late payment reported to credit reporting agencies shall be rectified and updated accordingly.

2. Credit Reporting

Upon issuance of this letter, we will promptly notify all relevant credit bureaus to remove any late payment notations related to your account(s). This action will be executed in accordance with all rules and regulations governing credit reporting.

3. No Admission of Liability

This letter does not constitute an admission of liability or wrongdoing by any party. It serves solely as confirmation of correction to the credit report following receipt of payment in good faith.

4. Governing Law and Jurisdiction

This Letter and any actions taken pursuant hereto shall be governed by and construed in accordance with the laws of the United States of America, without regard to its conflicts of law principles. Any disputes arising from this Letter shall be subject to the exclusive jurisdiction of the federal or state courts located within the United States.

5. No Further Obligation

Except as expressly stated herein, this letter does not create any further obligations or rights beyond the correction of credit reporting records as described above.

6. Contact Information

For any questions or further information regarding this Letter or your account, please contact our Customer Service Department at the address or phone number provided below.

Customer Service Phone:

Customer Service Address:

Thank you for your prompt attention to this matter. We appreciate your cooperation and look forward to serving you in the future.

Sincerely,

Authorized Signature

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