**Pay for Delete Letter**

John Smith  
123 Main Street  
Los Angeles, CA 90232

RE: Account #02-44575

10/10/2021

XYZ Credit Monitoring Services  
Debt Settlement & Payment Department  
2010 Experian Rd.  
Chicago, IL 60018

To Whom It May Concern:

The credit information currently on my credit report contains an entry showing a late payment for March 2018 for my closed XYZ credit card account #02-44575.

I acknowledge that I was unable to fulfill the terms of the account agreement by failing to properly adhere to the monthly payments. In late February 2018, I was involved in a serious bicycle accident that resulted in my inability to work for several months.

During the period of my recovery, I struggled to maintain my financial obligations and had late payments. I have since been carefully budgeting and satisfying all of my monetary responsibilities and payments to improve my credit score.

It would assist me tremendously if I could pay without interest and please remove this negative payment entry from my three credit bureau reports. This is a closed account that represents a past failure that I am hopeful will not continue to hinder my future.

Thank you for your consideration.

Sincerely,

John Smith