

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name]
[Department Name, e.g., Billing/Credit Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: Request for Payment Reinstatement - Account Number: [Your Account Number]

Dear [Recipient Name or Billing Department],

I am writing to formally request a second chance regarding the recent cancellation/suspension of my [service/membership/loan] due to missed payments. I value my relationship with [Company Name] and would like to reinstate my account immediately.

The missed payments were due to [briefly state reason, e.g., an unexpected family emergency / a bank processing error / temporary financial hardship]. I have since resolved this issue and am committed to maintaining a consistent payment schedule moving forward.

To demonstrate my commitment, I have enclosed a payment of \$[Amount] to cover the outstanding balance and any applicable reinstatement fees. Alternatively, I am prepared to make this payment over the phone or through your online portal as soon as I receive your approval.

I kindly ask that you reconsider my status and allow for the reinstatement of my account. I would also appreciate it if any negative reporting to credit bureaus regarding this lapse could be waived or updated as a gesture of goodwill.

Thank you for your time and for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]