

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

[Date]

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

RE: Account Number [Your Account Number]

Dear [Name of Contact Person or Customer Service Department],

I am writing to you today to request a goodwill adjustment regarding a late payment reported on my credit file for the account mentioned above, dated [Date of Late Payment].

I am very proud of my credit history and my long-standing relationship with [Creditor Name]. Unfortunately, during the time of the missed payment, I experienced [Briefly state reason, e.g., a medical emergency / temporary job loss / moving houses]. This was an isolated incident and does not reflect my typical payment behavior.

Since that time, I have ensured that all my payments are made on time and I remain committed to maintaining a perfect payment record. Because this single mark is negatively impacting my credit score, I am respectfully asking if you would consider a "goodwill adjustment" to remove the late payment entry from the credit reporting agencies.

I value my relationship with your company and hope that you can grant this request. Thank you for your time and for considering my situation.

Sincerely,

[Your Signature]

[Your Printed Name]