Goodwill letter

To Whom It May Concern,

I am writing this letter in regards to a late payment (or late payments) reported to my credit report for my {creditor name} account.

I realize the importance of making payments early or on time, and I also know that paying late makes your job difficult. I wanted you to know that I missed the payment on my account due to {insert an explanation of your late payment here}. I am truly sorry for the inconvenience, and I know that this situation is no one’s fault but my own.

I have enjoyed our business relationship and have made a renewed commitment to paying all my bills on time moving forward. I was wondering if you would be willing to make a goodwill gesture and remove the late payment from my credit reports.

If you are able to execute a goodwill adjustment, I can continue building my credit score and remain in good standing with your company.

Thank you for your consideration and time,

{Your Name}

{Your account number}