**Sample goodwill adjustment letter**

[Your name][Your address][Your phone number][Your email]

Account number: [Your account number][Date]

To whom it may concern,

Thank you for taking the time to read this letter. I’m writing because I noticed my most recent credit report reported a late payment on March 2022 for my [name of account] account.

I understand how important it is to make on-time payments and that a failure to do so is a huge inconvenience to you. I missed that payment because my father fell chronically ill, and I had to take unpaid leave to care for him. In addition, I had to withdraw from my savings to pay for his exorbitant healthcare costs.

I realize I made a mistake in falling behind with my payments. Up until that point, my payment history with you was positive, and I’m proud of that. Now that my father is in remission, I’m back at work full time and those payments are a priority. I’m in control of my finances and confident this won’t happen again.

I would be extremely grateful if you could remove the late payment from my credit report. I’m planning to apply for a mortgage, and that blemish could hurt my ability to qualify. Given my history, I don’t believe it reflects my creditworthiness or my standing as a good [name of creditor] customer.

Thank you again for your consideration,[Your name]