

Date

Creditor name & address

Subject: Goodwill Removal Request - Account #####

Dear [Creditor Name],

I'm writing to ask if you would consider removing a late payment from my credit report as a gesture of goodwill.

I've been a customer since [year], and I've worked hard to keep my account in good standing. Unfortunately, I missed a payment on [date] due to [brief explanation, such as a temporary hardship or unexpected event like job loss, medical emergency or natural disaster]. Since then, I've made every effort to stay on track and have kept my payments current.

I understand the importance of making payments on time and take full responsibility for this mistake. However, the late payment is now affecting my credit score and limiting my financial opportunities. I'm hoping you might be willing to make an exception in this case.

I value my relationship with [Creditor Name] and appreciate your time and consideration. Thank you for reviewing my request.

Sincerely,

[Your Name]