**Sample Goodwill Letter**

***{Date}***

*{Creditor}*Attn: *{Company}*  
*{Company Address}*

**Re: *{Account Number}***

To Whom It May Concern,

I am writing concerning my experience with {company name} that is both a grateful “thank-you” and a pressing request concerning my account.

I received my {credit card issuer} credit card on {date you received card} and took pride in the fact that I routinely made all my payments on time. Unfortunately, in {whenever late payment was made}, I {reason you were late}.

I did use what little vacation and sick time I had to cover our living expenses but needless to say, this left us experiencing financial hardship. Concessions had to be made, and regretfully, this led to a late payment on my credit report.

Since that incident, I have learned the essential organizational and financial management skills I needed at that point, and my payment history from {date} reflects that. I wish to thank you for your renewed confidence in me and for giving me a second chance at a positive relationship with {creditor}, one that I am determined to keep untarnished.

My wife and I are about to begin the process of purchasing a new home. It has come to my attention that the late payment on my credit report from {creditor} may prevent me from taking full advantage of the best interest rates available.

Since that late payment does not reflect my current status with your company, I’m requesting that you please give me a second chance at a positive credit history by revising those tradelines. I sincerely hope that there is redemption at {creditor}, and I would like to ask for such consideration.

If any additional documentation would assist in reaching a positive outcome, please feel free to contact me.

I thank you again for the time you have spent reading this correspondence.

Very hopefully yours,

*{Your name}*