Goodwill Letter Template

[Your name]

[Your address]

[Your account number]

To whom it may concern,

Thank you for taking the time to read this letter. I am writing this letter after discovering that a late payment on loan [X] was reported on [date] on my credit report.

During that time, I experienced a change in employment, while also discovering that my mother had been diagnosed with breast cancer. Because of the shift in my finances as well as my new financial obligation to help care for my mother, I neglected my own financial obligations, for which I take full responsibility.

Prior to that late payment, I maintained a good record of making on-time payments, and all payments since have also been timely. I can assure you that this negative mark on my credit does not reflect my ability to make timely payments or my financial responsibility. I am asking that, in light of my circumstances and otherwise positive repayment record, you remove this negative item from my credit history. I know that it is at your company’s discretion to choose which items to report, so I kindly ask that my request be granted to allow me to secure future financing and continue to improve my credit score.

I appreciate your kind consideration and am hopeful my request will be granted.

Best,

[Your name]