**GOODWILL LETTER**

To whom it may concern:

I’m writing this letter because I’ve enjoyed being a customer of [Creditor’s Name] and would like to address a concern regarding my credit account—specifically, an item on my credit report that I would appreciate getting revised.

I opened the [card/loan/credit account] with you on [date], and since then I’ve been thrilled with the generous benefits and excellent customer service that you’ve provided to me. I intend to be a long-term customer and have recommended your services to friends and family. Over the course of our contract, I’ve been a responsible borrower and have consistently paid on time. In fact, until recently, I’d never missed a payment.

**2**

However, due to a major car accident that forced me to stay at the hospital for an extended period of time, I temporarily lost my income and became disorganized with my bills. I wish I could have kept up with the payments, but I am afraid I wasn’t able to do so. I take full responsibility for my late payment, but still wanted to let you know about the circumstances that led to it.

**3**

Unfortunately, the accident I suffered (and the consequent late payment) is now causing me a new set of problems. I’m planning to get a [mortgage, auto loan, credit card, etc.], and the negative mark on my credit report caused by my late payment is hurting my ability to qualify for favorable interest rates.

**4**

Since the accident, I’ve been trying to reorganize my finances and rebuild my credit. Given my history of on-time payments, I’m hoping you can give me a second chance and remove the negative mark from my credit report with [Experian, Equifax, TransUnion, or all three credit bureaus]. I promise to always pay on time from here on out, and apologize for any trouble I’ve caused.

Please let me know if I can provide any additional information that could help us reach an agreement that works for both of us. Thank you for taking the time to consider this request.

Respectfully,

XXX