**Goodwill Letter Template**

You'll need to customize this for your situation, but here's a sample goodwill letter that you can use as a guideline:

(date)

(your name)  
(your address)

Account Number: (your account number)

To (the name of the individual receiving the letter):

Thank you so much for your time. I know you're busy, so I'll get right to the point.

I'm writing because I noticed a late payment (include date and account number) on my credit report. Before this incident, I had an excellent payment history because I take my financial obligations very seriously.

Unfortunately, I made a mistake and missed a payment when (describe your situation) happened. But I've gotten my account back up to date, and my finances are back on track.

To make sure this never happens again, (describe the steps you've taken to fix the problem). I've included a (document/bill/receipt, if applicable) for your review.

Given my stellar payment history up until this point, I'm asking you to consider making a goodwill adjustment and removing the negative item from my credit reports.

I'm truly committed to paying my bills on time, and I feel this late payment isn't an accurate representation of my creditworthiness. I'd be grateful if you'd give me a second chance. Thank you so much for considering my request.

Best regards,

(Your name and contact information)