**Sample Student Loan Goodwill Letter**

*Sally Smith*  
*Account number: 123456789*  
*Phone number: (555) 123-4567*

*1 Main St.*  
*Anytown, CA 12345*

*To Whom It May Concern:*

*I appreciate your time and consideration in reading my letter. I’m writing today to request the removal of a late payment reported on April 28, 2021.*

*For the last five years, I’ve had an impeccable track record of on-time student loan payments. Unfortunately, a family loss earlier this year caused me to fall behind on payments. While I’ve since made the outstanding payment, the late charge is still showing up on my credit report.*

*Since my credit report influences future credit opportunities, such as buying a home or a car, I’m worried this small hiccup illustrates a different picture of my otherwise strong credit report. Is it possible to get this late payment mark removed from my credit report?*

*I’m attaching a copy of my payment history for the last five years as well as details of the family loss for your records. Please let me know what you need from me to expedite this request.*

*Kind regards,*  
*Sally*