Goodwill letter to creditor

## **SAMPLE LETTER**

**[Senders Name]**  
[Address line]  
[State, ZIP Code]

[Letter Date]

**[Recipients Name]**  
[Address line]  
[State, ZIP Code]

**[Subject: Normally bold, summarizes the intention of the letter] -Optional-**

Dear [Recipients Name],

Thank you for accepting this letter and making time to read it.  
  
I recently pulled out my credit history and realized that a late payment was reported in my history. It was only one instance and was due to death in my family. However, if you would notice, I made the payment as soon as I received the first reminder.  
  
I would request if you could remove this black mark from my history and oblige me. Thank you.

Sincerely,  
  
[Senders Name]  
[Senders Title] -Optional-

[Enclosures: number] - Optional -  
cc: [Name of copy recipient] - Optional -