**Goodwill Adjustment**

[your name]

[your address]

Account Number: [your account number last four digits only]

[date]

To [CREDITOR NAME (AMEX, CHASE, etc.…)]

Thank you for the opportunity to discuss my account with you. As you know my most recent credit report with [Experian, Transunion, Equifax], contains [a late payment/late payments] reported on [date(s)] for my [name of account-the above referenced] account.

I have an excellent repayment record with your bank. I appreciate the credit you have granted to me and understand my obligations. I missed the payment(s) due to [loss of income, medical emergency, move] and since then, [description of how your circumstances have changed or how you’ve improved your money management]. As you can see, since then, I’ve also had a spotless record of on-time payments.

My credit is very important to me, and I would like to maintain a spotless record. I would like to ask that you remove that late payment history as a one-time courtesy. I’m planning to apply for [a mortgage/auto loan/etc.], and it’s come to my attention that the missed payment on my record could hurt my ability to qualify. I truly believe that it doesn’t reflect my creditworthiness and commitment to repaying my debts. It would help me immensely if you could give me a second chance and make a goodwill adjustment to remove the late payment on [date].

Thank you for your consideration, and I look forward to a positive response to my request. Please let me know if there is any more information you would need to make this decision.

Best,

[your name]