Goodwill Letter To Remove Late Payments

[DATE]  
  
[Name of Credit Company]  
[Address of Credit Company]  
Account Number: [000-0000-000]  
  
[Name on Credit Report]  
[Address on Credit Report]  
  
Dear [Name of Credit Manager]:  
  
I am writing concerning a credit rating I received with your company. I have been a customer since [DATE] and have maintained a perfect payment record during that time. Regrettably, on [Sate of Late Payment], I was laid off due to the company closing.

I am the the sole provider for my family and was unemployed for more than a month before finding another position.

My savings was quickly depleted by living expenses. Therefore, a late payment on my account with (company name) was incurred.   
  
Although I was only out of work for a little over a month, I learned from this experience. My financial planning was lacking, and I have corrected this mistake.

Since this time, [Date Payments Began to be Made on Time Again] I have made all payments by the due date and will continue to do so.   
  
I am contacting you to request a “goodwill” adjustment to reports sent to the credit bureaus. I have only [x] payments that have been late dating back to [Date of Last Late Payment].

My payments since that date have been made on time every month. I have demonstrated that I am a responsible customer and would be appreciative if you would consider taking the late payments off of my credit report.   
  
As I have explained the late payment were due to financial problems because of [the loss of my job].

This letter is not an excuse for why the payments were late. It is to demonstrate that the late payments are not indicative of my overall credit history.

It is my wish that [Name of the Company] can remove these late payments from my credit reports.   
  
In response to inquiries made to the credit bureaus, they informed me that the late payments can be removed at your request.

They would need the request in writing. Customer service at your [Company Name] recommended writing to you and asking for this adjustment.

I have been a good customer with [Company Name] for [x] years. I ask that you give me the opportunity to prove that this was an isolated incident and remove these late payments from my credit report.   
  
Please contact me if you need any additional information. Thank you for your consideration and time.   
  
Sincerely,

[Your Name Signed]  
[Name On Credit Report]