**Sample Goodwill Letter**

**Date  
Your Name  
Your Address  
Your City, State, Zip Code  
   
Collector’s Name  
Collector’s Address  
Collector’s City, State Zip  
  
Date:  
  
Re: Account Number XXXX-XXXX-XXXX-XXXX**

To whom it may concern:

I have been a loyal card member of [**Name of Credit Card Company**] for [**Number of Years**] years and couldn’t be happier with my decision to join this card. You’ve always offered some of the most competitive rates, rewards programs and terms.

I was a model customer from the time I received my credit card in [**Date you started**] until [**Date of Late Payment**], when I suffered a medical illness which wrecked my finances and my ability to make timely credit card payments. As a result, I fell behind on my payments by 60 days. Fortunately, I was able to turn my financial situation around and I’ve been timely with my payments ever since.

Recently, I have begun shopping for a mortgage, and it has come to my attention that those two late payments may affect my chances of obtaining a mortgage or keep me from getting the best interest rate.

Since those late payments do not reflect my current status with [**Name of Credit Card Company**], I am requesting for a courtesy gesture of goodwill in having the record of those late payments removed from my credit report.  
Thank you for your time reading this letter and the consideration you’ve given my situation. I’m looking forward to receiving a favorable decision from you soon.

Sincerely,

**Your Name  
Your Signature**