Goodwill Letter

(Date)

Re: (Your account number)

Creditor name and address

To Whom It May Concern:

My name is (your name), and I’ve been a customer of (creditor name) since (date your account was opened). During that time, I have (in a single sentence, describe your positive relationship or payment history).

However, I experienced a temporary issue that caused me to miss a payment uncharacteristically. (Explain in a few sentences and no more than two short paragraphs why you missed the payment.)

I apologize for this lapse in my normally timely payments and wish to ensure you that I am in a position to make future payments on time. I regret the temporary lapse but hope you will be understanding of the circumstances.

I’m asking that you give me a second chance and help me protect my credit history. Specifically, I’m asking you to remove the late payment item from my credit report.

Thank you for your time in considering this matter. Please let me know if you need further information.

Sincerely,

(Your name)