

Goodwill Letter To Remove Late Payment

[Your Name]

[Your Address]

[City, State, ZIP]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP]

Subject: Goodwill Request to Remove Late Payment from Account [#Account Number]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to you as a valued customer of [Creditor's Name] with the utmost respect and sincerity. I have been a loyal and satisfied customer of [Creditor's Name] for [Number of Years] years and have always appreciated the excellent service and support that your company provides.

I am writing to request your understanding and consideration regarding a late payment that occurred on my account, specifically on [Date of Late Payment]. I understand that it was my responsibility to make timely payments, and I deeply regret that this oversight occurred.

I would like to bring to your attention that this late payment is an anomaly in my otherwise impeccable payment history. Over the years, I have consistently made on-time payments, which can be verified by reviewing my payment history. The late payment was a result of [Explain the Circumstances - e.g., unexpected financial hardship, family emergency, etc.], which, while regrettable, was a unique situation and not reflective of my usual financial responsibility.

I kindly request your goodwill and understanding in considering the removal of this late payment entry from my credit report. The negative impact of this late payment has been distressing, as it has

affected my creditworthiness and financial opportunities. I truly value my relationship with [Creditor's Name] and would be extremely grateful for your assistance in rectifying this situation.

I understand that your company has policies in place, and I respect the need to maintain consistent reporting practices. However, I am kindly asking for an exception in my case due to my demonstrated history of responsible financial behavior and the extenuating circumstances that led to the late payment.

If you find it within your discretion to grant my request, I am committed to ensuring that my payments are consistently on time moving forward. Your assistance would not only help improve my credit report but also solidify my faith in the exceptional customer service that [Creditor's Name] has always provided.

Enclosed with this letter, you will find supporting documentation [if applicable, such as proof of the extenuating circumstances or any relevant documentation]. I am more than willing to provide any additional information or documentation that may be required to facilitate this request.

Thank you for taking the time to consider my request. I genuinely value my relationship with [Creditor's Name], and I look forward to many more years of positive collaboration. Your understanding and generosity would greatly impact my financial well-being, and I am hopeful for a favorable response.

Please feel free to reach out to me at [Email Address] or [Phone Number] if you require any further information or if there is anything else I can do to facilitate this process. I appreciate your time and attention to this matter.

Thank you once again for your understanding and consideration.

Sincerely,

[Your Name]

[Your Signature]

Enclosures: [List of Enclosed Documents] (if applicable)