

Formal / Legal Tone Goodwill Letter

Subject: Request for Removal of Late Payment “ Account [Account Number]

Dear [Creditor's Name],

I am writing to formally request the removal of the late payment reported on [Date] for my account [Account Number]. The late payment was due to [brief factual reason] and does not reflect my usual commitment to timely payments.

Given my longstanding history of on-time payments and account compliance, I respectfully request that this late payment be removed as a goodwill adjustment. I appreciate your prompt attention and consideration.

Sincerely,

[Your Name]

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