

Short and direct credit correction request

Subject: Goodwill Adjustment Request

Dear [Creditor Name],

I am writing to request a goodwill adjustment for a late payment on my account [Account Number] from [Date]. This was an unusual oversight, and I have otherwise maintained timely payments. Please consider removing this negative entry from my credit report. I would greatly appreciate your help.

Thank you,

[Your Name]

[Contact Information]

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