

[Your Full Name]  
[Your Address]  
[City, State, ZIP Code]  
[Date]

[Creditor Name]  
[Address]

**Re: Goodwill Request for Late Payment Removal**

To Whom It May Concern,

I am writing regarding my account [Account Number].

I would like to request a goodwill adjustment to remove a late payment reported on my credit file. This late payment occurred on [Month/Year], and it does not reflect my usual payment history.

At the time, I experienced [brief explanation — optional], but I have since brought the account current and have continued to make payments on time.

I value my relationship with your company and respectfully ask if you would consider removing this late payment as a courtesy. It would greatly help me as I continue working toward maintaining strong credit.

Thank you for your time and consideration.

Sincerely,  
[Your Name]