**[Your Full Name]**
[Your Street Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

**[Creditor’s Name or Department]**
[Creditor’s Company Name]
[Creditor’s Street Address]
[City, State, ZIP Code]

**Subject: Goodwill Request for Removal of Late Payment from Credit Report**

Dear [Creditor’s Name or “To Whom It May Concern”],

I hope this letter finds you well. I am writing to respectfully request a goodwill adjustment regarding a late payment reported on my account, **[Account Number]**, with your organization. I understand that maintaining timely payments is my responsibility, and I sincerely regret the delay in this instance.

The late payment, which occurred on **[Insert Date of Late Payment]**, was the result of **[briefly explain the reason—e.g., an unexpected medical emergency, temporary financial hardship, job transition, or a one-time oversight]**. This situation was uncharacteristic and has since been fully resolved. Since that time, I have made consistent, on-time payments and have worked diligently to maintain a strong credit history.

I take full responsibility for the missed payment and deeply regret any inconvenience it may have caused your organization. I understand the importance of honoring financial obligations and am committed to ensuring this situation does not occur again in the future.

In light of my otherwise positive payment history and the isolated nature of this incident, I kindly request that you consider removing the late payment from my credit report as a gesture of goodwill. This adjustment would make a significant difference in my credit standing and would be sincerely appreciated as I work toward my financial goals.

Please feel free to contact me at **[Phone Number]** or **[Email Address]** should you require any additional information or documentation. I would be more than happy to discuss this matter further.

Thank you very much for your time, understanding, and consideration of my request. I value my relationship with your organization and hope we can continue a positive partnership moving forward.

Sincerely,
**[Your Full Name]**

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**Goodwill Letter Example**

**Emily Johnson**
456 Oakwood Drive
Denver, CO 80220
emily.johnson@email.com
(720) 555-2310
July 19, 2025

**Customer Service Department**
CapitalView Credit Services
1234 Finance Avenue
Dallas, TX 75201

**Subject: Goodwill Request for Removal of Late Payment from Credit Report**

Dear Customer Service Team,

I hope this letter finds you well. I am writing to respectfully request a goodwill adjustment regarding a late payment reported on my account, **Account Number: CVCS-829374**, with CapitalView Credit Services. I understand the importance of making timely payments and deeply regret that my payment in **October 2023** was late.

The late payment was the result of an unexpected medical emergency that required me to travel and care for a close family member, which disrupted my regular financial routine. This was an isolated incident, and since then, I have made every payment on time and have maintained consistent communication with your team.

I take full responsibility for the oversight and sincerely apologize for the inconvenience it may have caused. I value the relationship I’ve built with CapitalView and have always strived to maintain a strong repayment history, aside from this single missed payment.

In light of my otherwise positive account history and the unique nature of the event that caused the delay, I kindly request that you consider removing the October 2023 late payment from my credit report as a gesture of goodwill. Doing so would greatly assist me in improving my credit profile as I work toward purchasing my first home.

If you require any further information or documentation to support my request, please don’t hesitate to contact me at **(720) 555-2310** or **emily.johnson@email.com**.

Thank you very much for your time and consideration. I appreciate your attention to this matter and look forward to a favorable response.

Sincerely,
**Emily Johnson**