

[Your Name]
[Your Address]
[Date]

[Creditor Name]
[Creditor Address]

Subject: Request for Goodwill Adjustment

Dear [Creditor Name],

I am writing to kindly request a goodwill adjustment regarding a late payment reported on [specific date]. Due to [brief explanation for the late payment], I was unable to make the payment on time. I understand the importance of timely payments and take full responsibility for this oversight.

I have been a loyal customer for [number of years] and have since taken measures to ensure timely payments in the future. I kindly ask for your understanding and request the removal of this late payment from my credit report as a gesture of goodwill.

Thank you for considering my request. I value my relationship with [Creditor Name] and hope to continue it for many more years.

Sincerely,
[Your Name]