## Goodwill Adjustment Request for Late Payment Removal

Your Name Your Address City, State, Zip Code Email Address Phone Number Date

Recipient's Name Company Name Company Address City, State, Zip Code

Dear [Recipient's Name],

I am writing to request a goodwill adjustment concerning my account (Account Number: [Your Account Number]). I have been a loyal customer since [Year] and have always prided myself on maintaining timely payments. However, due to [brief explanation of circumstances that led to late payment - e.g., temporary financial hardship, medical emergency], I unfortunately missed my payment on [Date of Late Payment].

I understand the importance of timely payments and take full responsibility for this oversight. Since then, I have taken steps to ensure that this does not happen again, including [mention any actions taken, such as setting up automatic payments or financial planning].

Given my history of timely payments and commitment to your company, I kindly ask that you consider removing this late payment from my credit report as a gesture of goodwill. I believe this adjustment would greatly impact my credit standing and help me continue my positive relationship with your organization.

Thank you for considering my request. I appreciate your attention to this matter, and I hopeful for your understanding. Please feel free to reach out to me at [Your Phone Number] or [Your Email Address] if you need any additional information.

Sincerely, [Your Name]