

Goodwill Deletion Request

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Request for Goodwill Deletion of Late Payment

Dear [Credit Bureau Name] Team,

I hope this message finds you well. I am writing to formally request the removal of a late payment recorded on my credit report that occurred on [Date of Late Payment]. The account in question is [Account Name/Number].

Due to [brief explanation of circumstances, e.g., unforeseen circumstances, illness, etc.], I unfortunately missed my payment deadline. However, I have since rectified the situation and have been consistently making my payments on time.

I kindly ask you to consider this request for goodwill deletion as I strive to maintain a positive credit history. It would be greatly appreciated, and I assure you that I will remain diligent with my future payments.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]