

GOODWILL LATE PAYMENT REMOVAL LETTER

Recipient Name: _____
Company Name: _____
Address: _____

Sender Name: _____
Company Name: _____
Address: _____

Re: Request for Goodwill Removal of Late Payment Record on Credit Report

Introduction

I am writing to formally request the goodwill removal of a late payment notation that has been reported on my credit file associated with your company. I acknowledge the payment was late, however, this instance was an isolated circumstance and is not reflective of my overall payment habits.

Account and Payment History

My account number with your company is _____. Prior to this isolated incident, I have maintained a consistent record of on-time payments. I have always valued my relationship with your company and have taken my financial obligations seriously.

Explanation of Circumstances

The late payment was caused by unforeseen and unavoidable circumstances that I would like to bring to your attention. I have since rectified the issue and taken all necessary steps to ensure timely payments in the future.

Goodwill Request

I kindly request that you consider removing the late payment record from my credit report as a gesture of goodwill. This removal would greatly assist me in maintaining a healthy credit profile and continue to foster a positive relationship with your company.

Legal Compliance and Authorization

Please note that this request is made in good faith and pursuant to the Fair Credit Reporting Act (FCRA), which encourages furnishers to ensure information reported is accurate and fair. I understand the final decision is at your discretion, and I appreciate your consideration of this request.

Contact Information

Should you require any additional information or documentation to process this request, please do not hesitate to contact me at the address or phone number provided above.

Closing Statement

Thank you for your attention to this matter and your continued cooperation. I look forward to your favorable response.

Sincerely,

Sender's Signature

Date

Signature: _____

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