

[your name]

[your address]

Account Number: [your account number]

[date]

To Whom It May Concern:

Thank you for taking the time to read this letter. I'm writing because I noticed that my most recent credit report contains [a late payment/payments] reported on [date/dates] for my [name of account] account.

I want you to know that I understand my financial obligations, and if it weren't for [circumstance(s) that caused you to miss a payment], I'd have an excellent repayment record. I made a mistake in falling behind, but since then, [description of how your circumstances have changed or how you've improved your money management]. Since then, I've had a spotless record of on-time payments.

I'm planning to apply for [a mortgage/auto loan/etc.], and it's come to my attention that the missed payment on my record could hurt my ability to qualify. I truly believe that it doesn't reflect my creditworthiness and commitment to repaying my debts. It would help me immensely if you could give me a second chance and make a goodwill adjustment to remove the late [payment/payments] on [date/dates].

Thank you for your consideration, and I hope you'll approve my request.

Best,

[your name]