[Your Name]  
[Your Address]  
Account Number: [Your Account Number]

Date: [Insert Date]

To whom it may concern,

I am writing in regards to [a late payment/late payments] on my credit report from [date(s)] for my [Creditor Name] account.

I understand how important it is to make timely payments, and that failure to do so creates an inconvenience for you. However, I missed my payment because [brief explanation for missing your payment, ideally showing attempt/intention to pay]. I am confident that this won’t happen again and I have taken steps to ensure my financial responsibility moving forward. [**If applicable add:** Since [and/or prior to] this mistake I have a perfect record of on-time payments.]

As a courtesy, I am requesting that [Creditor Name] make a goodwill adjustment and remove the late payment on [date] from my record. This will help improve my credit worthiness and give me renewed confidence in being a [Name of Creditor] customer in good standing.

Thank you for your consideration,

[Your Name]