

YOUR NAME

YOUR ADDRESS 1

YOUR ADDRESS 2

Month Day , 20XX

COMPANY NAME

DEPARTMENT NAME

ADDRESS

CITY, STATE ZIP

Dear Ms. NAME:

I have been a COMPANY NAME customer since 20XX and during that time, I have enjoyed my experience with COMPANY NAME greatly. I am writing to see if you would be willing to make a "goodwill" adjustment to your reporting to the three credit agencies. I have two late payments on the above referenced account that date back to 20XX. Since that time I have been an exceptional customer paying every month on time.

Because of my exceptional payment history over the last X years, I would like you to consider removing the negative payments from my credit report. At the time of the late payments, I was in the process of changing jobs. I say that not to justify why the payments were late, but rather to show that the late payments are not a good indicator of my actual credit worthiness. I hope that COMPANY NAME is willing to work with me on erasing this mark from my credit reports.

I have been a very happy customer in the past and hope to continue a long relationship with COMPANY NAME. With today's credit industry so competitive, I know how important it is to maintain good relationships with customers. COMPANY NAME has been exceptional in my book so far and I highly recommend it to all my friends and relatives. I hope that you will deeply consider my request and prove once again, why COMPANY NAME is heads above the rest. I look forward to your reply.

Sincerely,

Your Name