

Formal request to remove negative mark from credit report

Subject: Request for Goodwill Adjustment on Credit Report

Dear [Creditor Name],

I am writing to request a goodwill adjustment regarding the late payment recorded on my account [Account Number] dated [Date of Incident]. I sincerely apologize for this oversight and would like to provide context regarding the circumstances that led to this isolated incident.

I have been a responsible customer and have maintained timely payments on all my accounts, demonstrating my commitment to financial responsibility. I respectfully request that you consider removing the negative mark from my credit report as a gesture of goodwill.

I greatly appreciate your understanding and consideration of my request. Please let me know if you need any additional information or documentation.

Sincerely,

[Your Name]

[Contact Information]

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