

[Your Name]
[Address]
[Date]

[CompanyName, Department]
[Address]

[Company Representative],

I understand that you're extremely busy but I hope you can find time to consider this request for me. I have been a **[Company Name]** customer since **[Year]** and during that time, I have enjoyed my experience with your company.

I am contacting you to see if you would be willing to make a "goodwill" adjustment to your reporting to the three credit agencies. I have **[Number]** late payments on the above referenced account that date back **[Number]** months. Since that time I have been an exceptional customer paying every month on time.

Because of my overall exceptional payment history with your company over the last **[Number]** years, I would like you to consider removing the negative payments from my credit report. I have been a very happy customer in the past and hope to continue a long relationship with **[Company Name]**.

I look forward to your reply.

Sincerely,

[Your Name]