**You can use this letter for any thing not just credit cards**

**[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 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]**