

{first\_name} {last\_name}  
{client\_address}

{creditor\_name}  
{creditor\_address}

{date}  
Re: Account number: {account\_number}

To Whom It May Concern,

I am requesting a goodwill adjustment to remove the late payments for the listed account from my credit report. Unfortunately, at the time, there were extenuating circumstances which made paying my regular payments extremely difficult. I was able to get things back on track and pay the account, however the late payments are still severely hurting my credit rating. I am simply asking that you submit a request to the credit bureaus to remove the late payments from this account. Covid-19 has made this a difficult time for my family and I. I appreciate your time and understanding.

Sincerely,

{signature}

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{first\_name} {last\_name}  
{birth\_date}  
{ssn}