Date

Name  
Address

Creditor  
Address

Re: Acct #XXXX-XXXX-XXXX-XXXX

Dear Madam/Sir,

I am writing to you today regarding my account #XXXX-XXXX-XXXX-XXXX. The purpose of my correspondence is to see if you would be willing to make a "goodwill" adjustment on the reporting of this account to the three credit agencies.

During the time period this account was established I was very happy with the service. I was however not the ideal customer and made mistakes with my handling of the account. I should have kept better records regarding the account and I take full responsibility. I became aware of the unpaid balance when I got a copy of my credit report in (insert date).

I know that payment was my responsibility and I am not attempting to justify this breach of my user agreement. I was however hoping you might review the circumstances under which this non-payment occurred and consider removing the negative trade line associated with this account from my three credit reports.

As soon as I became aware of the balance owed, I contacted (insert name here) and paid the balance in full. I provide this not to justify why the account was unpaid, but rather to show that the issue with (insert name here) is not a good indicator of my actual credit worthiness. I hope that (insert name here) is willing to work with me on erasing this mark from my credit reports.

I would like to stress the fact the information currently being reported is accurate. I am simply asking (insert name here) for a courtesy gesture of goodwill in having the credit bureaus remove this account from my report. I do recognize that this request is unique and that it may not be your normal policy. Please consider that the Fair Credit Reporting Act does not demand that all accounts be reported, only that any account that is reported be reported accurately. Therefore, a company does have legal discretion and permission to remove any account it chooses from the credit report. I'm hoping you will do that in my case for this account.

Your kind consideration in this matter is greatly appreciated.

Regards,

Your Signature