Date

Regarding: Account No. XXXXX

COMPANY NAME

DEPARTMENT NAME

ADDRESS

CITY, STATE ZIP

To Whom It May Concern:

I am writing a letter about my experience with xxxxxx that is a mixture of a grateful "thank-you" and a pressing request concerning a xxxxxx Charge Card tradeline in my credit files that I would like to have revised.

I received the xxxxxx card in [YEAR], several years before I [CHAOTIC LIFE EVENT -- A MOVE, A BIRTH, MEDICAL SICKNESS, ETC.]. Later when I experienced the [CHAOTIC LIFE EVENT] and while working on [WORK PROJECT], I became disorganized with respect to making timely payments with xxxxxx. I fully recognize my responsibility with respect to payable accounts and have worked diligently to rehabilitate my relationship with xxxxxx since that time.

To be honest, that year was a "wake-up" call for me regarding fiscal organization. Since then I believe I have learned the essential organizational and financial management principles I desperately needed at that point. Thankfully, responsible credit management is now reflected in my credit records which -- excluding the xxxxxx card late entry -- are excellent. I wish to thank you for renewing your confidence in me and for giving me a second chance at a relationship with you, one that I am determined to keep spotless.

We are about to shop for a mortgage, and it has come to my attention that the late notations from xxxxxx may preclude me from taking full advantage of the very lowest interest rates now available. Since those notations do not reflect my current status with xxxxxx, I am requesting that you give me a second chance at a positive credit rating by revising those tradelines. Your customer service representative suggested that I write you for a "goodwill adjustment." I sincerely hope that there is redemption at xxxxxxx, and I beg you for such consideration. Please let me know if any additional documentation would assist in reaching a positive outcome, and I thank you again for the time you have spent reading this letter.

Very hopefully yours,

Name

Address