[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

[Name of Creditor]

[Address of Creditor]

[City, State, Zip Code]

Re: Account Number: [Your Account Number], Goodwill Adjustment Request for Late Payments

Dear CEO and/or Decision Maker,

I hope this letter finds you well. My purpose for writing to you is to request your assistance in removing late payment records from my credit history. I am aware that my credit report currently reflects late payments on my account (number [Your Account Number]) with [Name of Creditor]. While I take full responsibility for my financial obligations, I kindly ask for your goodwill in adjusting these records.

**Under the Fair Credit Reporting Act (FCRA),** I am allowed to dispute inaccurate or incomplete information on my credit report. Though the late payment records are accurate, I would like to request a goodwill adjustment based on my otherwise positive relationship with your organization. I have been a loyal customer for [number of years/months] and, aside from these incidents, have maintained a timely payment history.

The late payments in question occurred during [specific time period or circumstances, such as a job loss, medical emergency, or family crisis]. During this time, I experienced significant financial and personal hardships that affected my ability to fulfill my payment obligations. However, since then, I have taken steps to improve my financial situation and ensure timely payments. These steps include [list any measures you have taken to prevent late payments in the future, such as setting up automatic payments or financial counseling].

I understand the importance of maintaining a strong credit history and the impact of late payments on my credit score. As I am currently in the process of [applying for a loan, seeking new employment, or any other relevant reason], I am requesting your goodwill in adjusting these late payment records. This would allow me to continue benefiting from your services and maintaining a positive relationship with your organization.

Please note that, under Section 623(a)(1)(A) of the FCRA, you are required to provide accurate information to credit reporting agencies. In light of my circumstances and my commitment to rectifying my payment history, I kindly ask that you review my account and consider removing the late payment records as a goodwill gesture.

I appreciate your attention to this matter and look forward to a positive resolution. Should you require additional information or documentation, please do not hesitate to contact me at [your phone number] or [your email address]. Thank you for your understanding and assistance.

Sincerely,

[Your First and Last Name]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Today's Date]

[Name of Creditor/Collection Agency]

[Address]

[City, State, Zip Code]

Re: Account Number: [Your Account Number]

Dear [Name of Creditor/Collection Agency Representative],

I hope this letter finds you well. I am writing to request a goodwill adjustment on my account, listed above. I believe that the negative information reported on my credit report does not accurately reflect my overall creditworthiness and commitment to meeting my financial obligations.

As per my records, the negative information reported on my account pertains to a late payment made on [date of late payment]. I sincerely apologize for this oversight and acknowledge that it was my responsibility to make timely payments. However, I would like to bring to your attention that this late payment was an isolated incident and occurred due to [briefly explain the reason for the late payment, such as a medical emergency, job loss, or other extenuating circumstance]. Since then, I have made consistent efforts to rectify the situation and have made all subsequent payments on time.

I kindly request that you consider removing the late payment from my credit report as a goodwill gesture. I understand that you are under no legal obligation to grant this request. However, I believe that a single mistake should not overshadow my otherwise positive payment history and damage my credit standing.

In addition to my goodwill request, I would like to ensure that your reporting practices are in compliance with consumer protection laws. The **Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.,** requires that you report accurate and complete information about my account. If you are unable to verify the accuracy of the negative information reported, I kindly request that you remove it from my credit report in accordance with the law.

Furthermore, I would like to draw your attention to my rights under the **Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq**. As a consumer, I have the right to be treated fairly by debt collectors and have the power to dispute inaccurate information.

I appreciate your prompt attention to this matter and look forward to your response. I believe that a goodwill adjustment will not only benefit me as a consumer but also reflect positively on your organization's commitment to customer satisfaction.

Please find enclosed a copy of my credit report highlighting the disputed information, as well as any relevant documentation supporting my request.

Thank you for your understanding and cooperation.

Sincerely,

[Your First and Last Name]

Enclosures: [List of enclosed documents, if any]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Creditor Name]

[Creditor Address]

[City, State, Zip Code]

Subject: Request for Investigation and Removal of Inaccurate Student Loan Information

Dear [Creditor Name],

I am writing to you in reference to my credit report obtained from [Experian, Equifax, or TransUnion], where I noticed some discrepancies regarding my payment history on account number [account number] with your institution.

According to the credit report, there appear to be late payments posted against my account which I assert to be erroneous, as I have upheld my payment obligations timely. **Under the Fair Credit Reporting Act (FCRA), specifically 15 U.S.C. § 1681i**, I hereby request an investigation into this matter, and I also seek to obtain the relevant transactional documents that support these alleged late payments.

I bring your attention to **15 U.S.C. §1681b**, which dictates the permissible purposes for consumer reports. It states that any consumer reporting agency may furnish a consumer report as per written instructions from the consumer involved. I do not recall authorizing you to report such derogatory information.

Under the **FCRA, 15 U.S.C. § 1681c**, certain information must be excluded from my consumer report, including transactions or experiences solely between myself and the reporting entity, unless exceptions under Section 1681s-3 are applicable. Therefore, in line with the FCRA and Metro 2 guidelines, I kindly ask you to rectify this error and delete the aforementioned late payments from my consumer report.

If this request is not honored, or if a satisfactory response, including an updated free copy of my credit report, is not received within 30 days from the receipt of this letter, please note that I reserve the right to take legal action for violations under the FCRA and the Fair Debt Collection Practices Act (FDCPA), including but not limited to:

1. **Defamation of Character (per se)**
2. **Negligent Enablement of Identity Fraud**
3. **Violations of the Fair Debt Collection Practices Act under 15 USC §1692g**
4. **Violations of the Fair Credit Reporting Act (15USC §1681), specifically §616. Civil liability for willful noncompliance [15 U.S.C. §1681n]**

Furthermore, I would also **seek damages of $1,000 per violation** as provided for by these laws.

Thank you for your immediate attention to this matter.

Sincerely,

[Your First and Last Name]