YOUR NAME  
YOUR ADDRESS 1  
YOUR CITY, STATE ZIPCODE

DATE OF TODAY  
  
COMPANY NAME YOU ARE DISPUTING  
ADDRESS (FIND THIS ON THE SITE FOR YOUR CREDIT CARD)  
CITY, STATE ZIP  
  
CREDIT REPORTING DEPARTMENT:  
  
Since XXXX, I have been a valued customer of your company. If you research your records, you will see that I have always paid my bills on time and have not been delinquent to date. I would like to request a goodwill adjustment to my credit report at the three major reporting agencies, Experian, Equifax and Transunion, to remove the 1 late payment that occurred while I was away on a military TDY (Temporary Duty Assignment).  
  
I am hoping that my exceptional payment history over the last XXXX years will help you to consider removing the negative payments from my credit report. I am concerned this one-time miss is a negative reflection of my otherwise excellent credit worthiness. I hope that company name is willing to work with me on erasing this mark from my credit reports so that I may move forward with my financial well-being.  
  
I have been a very happy customer in the past and hope to continue a long relationship with your company. With today’s credit industry so competitive, I know how important it is to maintain good relationships with customers. Your Company has been exceptional in my book so far and I highly recommend it to all my friends and relatives. I hope that you will deeply consider my request and prove once again, why your company is heads above the rest. I look forward to your reply.  
  
Sincerely,  
  
  
  
your name