

Your Name
Your Address

Name of Card Card Company
Address
City, State and Zip

Consumer Relations Dept.:

Account number: YOUR CREDIT CARD NUMBER HERE

Dear XXXX,

My name is YOUR NAME and I am writing you about my account which I have posted above. When I first got this credit card, I was very irresponsible and did not do my best to pay on time. The effect on late payments on my credit report has truly been a "wake-up" call for me regarding fiscal organization. Since then I believe I have learned the essential organizational and financial management principles.

We are about to shop for a mortgage, and it has come to my attention that the late notations with you 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 you, 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 with your company, and I beg you for such consideration.

Sincerely,