# Late Payment Dispute Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Dispute of Inaccurate Late Payment on My Credit Report   
  
Dear [Credit Bureau],   
  
I recently reviewed my credit report and found that my account \*\*[Account Name] - [Account Number]\*\* has been reported as \*\*late on [Date]\*\*, which I believe is inaccurate.   
  
I am requesting a formal \*\*investigation and correction\*\* of this late payment entry under the \*\*Fair Credit Reporting Act (FCRA)\*\*. Please verify this record with the original creditor and provide documentation proving its accuracy. If the creditor cannot verify the accuracy of this late payment, I request that it be \*\*removed from my credit report immediately\*\*.   
  
I have attached a \*\*copy of my payment records\*\* and a \*\*highlighted copy of my credit report\*\* for reference. Please respond with the results of your investigation within \*\*30 days\*\*, as required by law.   
  
Sincerely,   
[Your Name]

# Goodwill Late Payment Removal Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Creditor Name]   
[Creditor Address]   
  
Subject: Request for Goodwill Adjustment – Late Payment Removal   
  
Dear [Creditor],   
  
I hope this letter finds you well. I am writing regarding my account \*\*[Account Name] - [Account Number]\*\*, which was reported with a \*\*late payment on [Date]\*\*. I take full responsibility for this payment being late and sincerely regret the oversight.   
  
Since this incident, I have worked diligently to ensure all future payments are made on time. As a long-standing customer, I am requesting a \*\*goodwill adjustment\*\* to remove this late payment from my credit report as a one-time courtesy.   
  
I greatly appreciate your consideration and hope to continue a positive relationship with [Creditor Name]. If granted, this gesture would help me tremendously in maintaining a strong financial future.   
  
Thank you for your time and consideration. I look forward to your response.   
  
Sincerely,   
[Your Name]

# Negotiation Letter for Late Payment Removal

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Creditor Name]   
[Creditor Address]   
  
Subject: Request for Late Payment Removal in Exchange for Payment   
  
Dear [Creditor],   
  
I am reaching out regarding my account \*\*[Account Name] - [Account Number]\*\*, which was reported as \*\*late on [Date]\*\*. I acknowledge the missed payment and would like to resolve this matter in a way that benefits both parties.   
  
I am offering to \*\*make a partial/full payment of [Amount] immediately\*\* in exchange for the \*\*removal of the late payment record from my credit report\*\*. I believe this resolution will allow me to maintain a positive payment history while ensuring that your company receives payment.   
  
If you agree to this request, please provide written confirmation before I proceed with payment. I appreciate your time and consideration, and I look forward to your response.   
  
Sincerely,   
[Your Name]