



ADVANCED FINANCIAL
SERVICES GROUP LLC

LATE

Payment Removal



A Quick Guide To Remove Late Payments

myCreditCourse.com

FOLLOW THIS SIMPLE PROCESS

01 – Reaching out directly to the CEO of the company via email.

02 – Use of the template and customizing it to fit your current situation.

03 – What email subject should be used?

04 – Goodwill email template

05 – Sample CEO email addresses

06 – Frequently asked questions



Can A Late Payment Be Removed Even If It's Accurate?

Yes. A late payment can be removed from your credit report even if it is accurate. Many creditors are willing to make the adjustment.

Please Note: The creditor may ignore your request. You may receive a response explaining why the late payment(s) can't be removed. Or the creditor may remove your late payment(s) upon request.

I explain in this guide the simplest way to get your late payment(s) removed and share a template that works.

01. REACHING OUT

With this method, you will be reaching out directly to the CEO of the company via email. I have provided a list below, but if you don't see the email address, a quick Google search of "(name of company + CEO email)" should pull it up. You can check LinkedIn for the email address or create a free account on RocketReach, <https://rocketreach.co> for the email addresses you need.

Capital One	Rich.Fairbank@Capitalone.com
Credit One	robert.dejong@creditone.com
Experian	brian.cassin@uk.experian.com
Equifax	dann.adams@equifax.com
TransUnion	mike.gordon@callcredit.co.uk
Navient	jack.Remondi@Navient.com
Discover	rogerhochschild@discover.com
Nordstrom	blake.nordstrom.com
PRA Group	david.sheridan@aktiv-kapital.co.uk
General Motors GM (Financial)	mary.barra@gm.com
Santander	mabdulhadi@santanderconsumerusa.com
Sprint	michel.combes@sprint.com
JP Morgan/Chase	jamie.dimon@jpmchase.com
American Express	steve.squeri@aexp.com
Apple	tcook@apple.com

NOTE: Before sending the email, I recommend verifying on Google to make sure the CEO of the company has not changed.



02. USE OF TEMPLATE

I have included a template that you can use. Be sure to customize it to fit your current situation.

NOTE: Do not attach the template or letter in your email; instead, copy and paste it in the body of the email.

This is best used for open accounts with no more than two late payments. Only send this email when you have caught up the payments on the account and have the credit utilization to at least 30%.





03. THE EMAIL SUBJECT SHOULD BE:

Goodwill Adjustment Request - Your First/Last Name

04. GOODWILL TEMPLATE

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Account Number]

[Date]

Hello [Company's CEO First & Last Name],

I am writing to discuss a matter regarding my credit report. I recently reviewed my report and noticed a late payment recorded on [date of credit report] for my account with your company. This late payment is a terrible blemish in my otherwise impeccable payment history. If not for this single incident, I would have maintained a perfect record of on-time payments.

I recall I was undergoing significant changes, specifically transitioning between jobs. During this period of financial instability, I did not have sufficient funds to cover even the minimum payment. Despite this setback, I am grateful that your company allowed me to keep my account open, which has given me the opportunity to demonstrate my reliability.

Since then, my financial situation has improved considerably. I have diligently ensured all subsequent payments have been made on time, and I have kept my credit utilization well below 30%. As you can see from my account history, this late payment is a singular event in an otherwise exemplary record.

Currently, I am in the process of purchasing a home for my family, and improving my credit is crucial for this goal. I believe that if this late payment were removed, it would significantly enhance my credit profile. Therefore, I am kindly requesting a goodwill adjustment to remove the late payment from my credit record. Your assistance in making this goodwill adjustment would greatly benefit me and my family's future.

Thank you very much for considering my request. I appreciate your understanding and time.

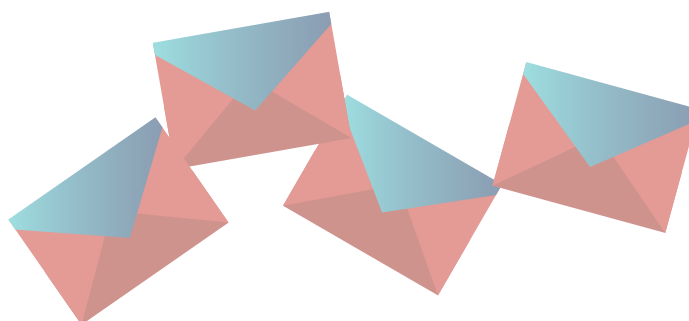
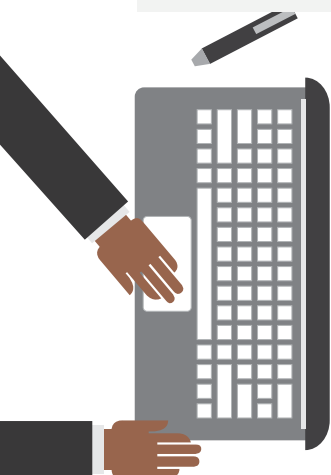
Sincerely,

YOUR NAME

05. CEO EMAILS

NOTE: Before sending the email, I recommend verifying on Google to make sure the CEO of the company has not changed.

Wells Fargo	Socialcare@wellsfargo.com
Citi	michael.l.corbat@citi.com
Bank Of America	brian.t.moynihan@bankofamerica.com
US Bancorp	andrewcecere@usbank.com
Navy Federal	marymcduffie@navyfederal.org
US Bank Home/Mortgage	rick.Aneshansel@usbank.com
USAA	stuart.parker@usaa.com
Kia Motors	sean.yoon@kia.com
Mercedes Financial	nicholas.speeks@mbusa.com
Lexis Nexis	michael.walsh@lexisnexis.com
Barclay Bank	barry.rodriques@barclays.com
Synchrony Financial	margaret.keane@synchronyfinancial.com
First Premier	dana.dykhouse@firstpremier.com
Ford Motor	wford@ford.com
Ally Financial	jb@ally.com
BBT/ Truist	ksking@truist.com
Citizens Bank	bruce.vansaun@citizensbank.com
Wells Fargo	jjohnson@marinerfinance.com



06. FREQUENTLY ASKED QUESTIONS

How soon can I expect a response? The earliest the company may respond is within 7 business days; however, it can take several weeks. Be on the lookout for any out-of-state or toll-free phone calls during this time because they may even call letting you know that the late payment was removed.

Will this method work on active accounts? Yes, this method is actually recommended for accounts that are still active.

What If I have more than two late payments? The more late payments you have, the harder it will be for the company to remove them, unless you have had the account(s) for a long time. It most likely won't work if you have more than two, but it doesn't hurt to try.

Will this work for an account with late payments that is placed in collections? If the account was sent to collections because of late payments it will be best to try removing the entire account. Unfortunately, this letter won't work for that. I recommend disputing the account for reporting inaccurate information (if you can find any in the reporting), and ask for deletion of the account all together.

What if I don't get a response back from the company's CEO? I recommend reaching out to them by mailing the letter to their address. You can also fax the letter. Make sure to address the CEO in the letter or fax. Also, keep trying until you get a response or deletion(s). You may have to send a letter every 60-90 days. Send it certified with a return receipt.