

Goodwill Credit Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Request for Goodwill Adjustment to Credit Report

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to respectfully request your assistance in reviewing and potentially updating the information on my credit report related to my account with [Your Account Number].

I have been a loyal customer of [Creditor's Name] for [X] years, and I greatly value the business relationship we have built over time. I recently had the opportunity to review my credit report and noticed that there is a negative entry associated with my account. I believe this entry is having a detrimental impact on my credit score and overall financial well-being.

I want to assure you that I take my financial responsibilities seriously and have always strived to make timely payments. However, due to [briefly explain the circumstances that led to the negative entry, if applicable], I faced challenges in meeting my obligations on that occasion.

I kindly request your consideration for a goodwill adjustment to remove the negative entry from my credit report. I understand that this is not a guaranteed request, but I genuinely believe that the removal of this entry would greatly improve my credit standing and allow me to continue my positive financial trajectory.

I am committed to maintaining a positive relationship with [Creditor's Name], and I am more than willing to work out a solution that benefits both parties. If necessary, I am open to discussing a repayment plan or other arrangements to address any outstanding concerns.

I kindly ask that you review my account and assess the possibility of making a goodwill adjustment to remove the negative entry from my credit report. Your understanding and consideration in this matter would mean a great deal to me.

Thank you for your time and attention. I have included my contact information above and am available to discuss this matter further at your convenience.

Sincerely,

[Your Full Name]

[Your Signature (if sending a printed letter)]