

Goodwill Deletion Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Request for Goodwill Deletion of Negative Item from Credit Report

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to request your kind consideration in removing a negative item from my credit report. I have been a loyal and responsible customer of [Creditor's Name] for [X years/months], and I value the positive relationship we have maintained over the years. I understand that my account history may show a late payment on [Date] for the account [Account Number]. I would like to explain the circumstances surrounding this late payment. [Provide a brief explanation of the situation, such as a one-time hardship, unexpected financial difficulty, or any relevant context.]

Since that time, I have taken proactive steps to improve my financial management and have consistently maintained on-time payments for all my accounts, including my [Creditor's Name] account. I believe that my recent payment history is a better reflection of my commitment to meeting my financial obligations.

I kindly request that you consider removing the late payment notation from my credit report as a gesture of goodwill. Doing so would greatly help me in achieving my financial goals and improving my creditworthiness. I value my relationship with [Creditor's Name] and would appreciate your

understanding and assistance in this matter.

Enclosed with this letter, please find documentation supporting my improved payment history and my efforts towards responsible financial management.

Thank you for taking the time to review my request. I sincerely hope for a positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information or documentation.

Thank you again for your consideration.

Sincerely,

[Your Name]

[Your Signature]

Enclosures: [List any supporting documents you are including, such as recent payment records, proof of improved financial stability, etc.]