

Goodwill Letter To Collection Agency

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Collection Agency Name]

[Collection Agency Address]

[City, State, ZIP Code]

Subject: Goodwill Request for Account [Account Number]

Dear [Collection Agency Name],

I hope this letter finds you well. I am writing to discuss a matter regarding an account that I have with your agency, specifically account number [Account Number]. I understand that there was an unfortunate lapse in my ability to make timely payments, resulting in the account being sent to collections.

I want to express my sincere regret for the circumstances that led to this situation. It was never my intention to fall behind on my obligations, and I take full responsibility for the overdue balance. I have always believed in honoring my financial commitments and maintaining a positive credit history.

Since the account was placed with your agency, I have been working diligently to improve my financial situation and rectify the past issues. I have taken several steps to ensure that I can meet my financial responsibilities moving forward:

1. I have developed a detailed budget to manage my finances more effectively and ensure that I allocate appropriate funds towards outstanding debts.
2. I have taken educational courses on personal finance and credit management to enhance my understanding of responsible financial practices.
3. I have successfully maintained timely payments on my other financial obligations to demonstrate

my commitment to financial responsibility.

In light of my efforts to rectify this situation and rebuild my creditworthiness, I kindly request your consideration of a goodwill adjustment for this account. I am requesting that you consider removing the negative entry from my credit report associated with this account. This gesture would greatly assist me in my ongoing efforts to improve my financial standing and provide me with a fresh start.

I understand that your agency's primary objective is to recover outstanding debts, and I am genuinely committed to resolving my obligations. A positive adjustment to my credit report would not only benefit me but also reflect positively on your agency's willingness to work with individuals striving to make amends for their financial missteps.

I kindly request your understanding and compassion in this matter. I am prepared to make a reasonable payment arrangement to settle the remaining balance on this account, and I am open to discussing the details at your earliest convenience.

I sincerely appreciate your time and consideration of my request. I understand that you have the authority to make decisions that can positively impact my credit standing, and I am hopeful that you will see the efforts I have made towards rectifying this situation.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further or to provide any additional information you may require.

Thank you for your attention to this important matter. I look forward to a positive resolution that benefits both parties involved.

Sincerely,

[Your Name]

[Your Signature]

Enclosure: [Any supporting documentation, if applicable]