## **Professional Goodwill Letter**

Subject: Request for Goodwill Adjustment â€" Account #[Account Number]

Dear [Collection Agency Name],

I am writing to request a goodwill adjustment for the above-referenced account. I take full responsibility for the late payment that occurred on [date] and sincerely apologize for any inconvenience caused.

Since that time, I have ensured all payments are made promptly and have maintained a consistent record of responsible financial behavior. I respectfully request that you consider removing the late payment mark from my credit report as a gesture of goodwill.

Thank you for your time and consideration. Please let me know if any additional information is required.

Sincerely,

[Your Name]

[Contact Information]

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