

Goodwill Letter To Creditor

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Goodwill Letter Regarding Account [Your Account Number]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to express my sincere appreciation for the services provided by [Creditor's Company Name] and to discuss a matter of importance regarding my account [Your Account Number].

I have been a loyal customer of [Creditor's Company Name] for [duration of your relationship with the creditor], and I have always valued the positive experiences I've had with your company. Your commitment to customer satisfaction and the quality of your services have been exemplary.

Recently, I reviewed my credit report and noticed that there is a late payment notation on my account from [specific date or time frame]. I take full responsibility for this oversight, and I understand the importance of timely payments in maintaining a positive credit history.

However, I kindly request your understanding and consideration in potentially removing or adjusting this late payment entry from my credit report. I truly believe that this isolated incident does not accurately reflect my overall responsible financial behavior and commitment to honoring my obligations.

I want to emphasize that this late payment was an anomaly and not representative of my usual

payment behavior. I have since taken measures to ensure that such a situation does not recur, including setting up automatic payments for my account.

I am sincerely committed to maintaining a strong financial relationship with [Creditor's Company Name], and I genuinely value the services you provide. A favorable adjustment to my credit report would greatly assist me in achieving my financial goals and continuing a positive partnership with your esteemed company.

I kindly request your consideration of my goodwill appeal and ask if there is any possibility of having the late payment notation removed from my credit report. Your support in this matter would be highly appreciated and would further solidify my trust in [Creditor's Company Name].

Thank you for taking the time to read and consider my request. I look forward to a continued positive relationship with [Creditor's Company Name]. If you require any additional information or documentation from me, please do not hesitate to contact me at [your phone number] or [your email address].

Thank you for your attention to this matter.

Sincerely,

[Your Name]

Enclosure: [If applicable, any supporting documentation you may want to include, such as proof of timely payments before and after the late payment in question.]