

## Professional Goodwill Letter to Creditor

Subject: Request for Goodwill Adjustment on Account [Account Number]

Dear [Creditor Name],

I hope this message finds you well. I am writing regarding my account [Account Number] and to request your consideration for a goodwill adjustment. Due to [briefly explain the situation, e.g., unexpected financial hardship, late payment], my account shows a [late payment/negative mark] on [Date].

I sincerely apologize for this isolated incident and assure you that my payments have been timely before and after this occurrence. I kindly request the removal of this mark from my credit record as a gesture of goodwill.

Thank you very much for your understanding and assistance. I greatly appreciate your consideration.

Sincerely,

[Your Name]

[Contact Information]

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