

Heartfelt Goodwill Letter to Creditor

Subject: Request for Goodwill Credit Adjustment

Dear [Creditor Name],

I am reaching out with a humble request regarding my account [Account Number]. I recently experienced [briefly describe hardship, e.g., medical emergency, temporary unemployment] which led to a [late payment/issue] recorded on [Date].

I have been a loyal customer and always maintained my payments responsibly. I kindly ask you to consider removing this record as an act of goodwill. Your understanding would mean a great deal to me and help restore my credit standing.

Thank you for considering my request.

Warm regards,

[Your Name]

[Contact Information]

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