

Formal Letter Requesting Goodwill Adjustment

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

Dear [Creditor Name],

I am writing to formally request a goodwill adjustment for my account [Account Number]. A [late payment/negative mark] appeared on [Date], caused by [brief explanation of situation].

I have maintained an otherwise positive payment history with your institution. I respectfully request that this incident be removed from my record as an act of goodwill.

Thank you for considering my request. I appreciate your time and attention.

Sincerely,

[Your Name]

[Address]

[Contact Information]

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