

Formal Credit Removal Letter

Dear [Creditor Name],

I am writing to request a goodwill adjustment regarding my account [Account Number]. I acknowledge that my payment was late on [Date], but since then, I have maintained timely payments and improved my account standing.

Given my positive history with your company and commitment to maintaining good financial habits, I respectfully request that the negative listing be removed from my credit report as a gesture of goodwill.

I appreciate your consideration and understanding, and I hope we can resolve this matter favorably.

Please let me know if any additional information is required.

Sincerely,

[Your Name]

[Your Contact Information]

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