

Identity Theft Goodwill Letter

Dear Fraud Resolution Department,

I am writing to request goodwill consideration regarding negative credit reporting that occurred as a result of identity theft on my account [Account Number].

In [Month/Year], I discovered that my personal information had been compromised, leading to unauthorized charges and missed payments while I worked to resolve the fraudulent activity. I immediately filed police reports and notified all relevant agencies, including your fraud department. While the fraudulent charges have been removed, the late payment notations during the dispute period remain on my credit report. These marks do not accurately reflect my creditworthiness, as they resulted from criminal activity rather than my financial mismanagement.

I have enclosed copies of the police report, FTC Identity Theft Report, and your fraud resolution correspondence. Given the circumstances were beyond my control and involved criminal activity, I respectfully request removal of all negative marks from this period.

I appreciate your understanding in this matter and look forward to resolving this issue.

Sincerely,

[Your Name]

[Case Reference Number]

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