

# Sample Goodwill Letter To Remove Negative Credit

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Credit Bureau Name]

[Address]

[City, State, ZIP Code]

Subject: Goodwill Letter Request for [Account Name/Number]

Dear [Credit Bureau Name],

I hope this letter finds you well. I am writing to you with the sincere hope that you will consider my request for a goodwill adjustment to my credit report.

I understand that my credit report accurately reflects my financial history, and I take full responsibility for the negative information associated with my [Account Name/Number]. However, I want to highlight that this negative entry does not fully represent my overall financial responsibility and commitment to maintaining a positive credit profile.

I have always strived to manage my finances prudently and maintain a positive credit standing. Unfortunately, due to unforeseen circumstances [briefly explain the circumstances, such as a medical emergency, loss of job, etc.], I faced temporary financial hardship that led to the [late payments/default/other negative entry] on my account.

Since that time, I have taken proactive steps to rectify my financial situation and ensure that such circumstances do not recur. I have [briefly mention any positive financial actions you've taken, such as consistent on-time payments, financial counseling, or debt repayment].

I kindly request your understanding and compassion in reconsidering the negative entry on my credit report. I am kindly asking for a goodwill adjustment to have this negative information removed. I believe that this gesture would reflect not only the positive steps I have taken to improve my

financial situation but also my commitment to maintaining a positive credit profile moving forward.

I understand that your organization's primary concern is accurate reporting, and I appreciate your dedication to this principle. However, I humbly ask for your empathy and consideration in light of my efforts to rectify my financial situation.

Enclosed with this letter, please find supporting documentation [if applicable, provide any documentation that supports your case, such as proof of recent on-time payments, letters of recommendation from financial advisors, etc.].

Thank you for taking the time to review my request. I genuinely believe that a goodwill adjustment would greatly assist me in achieving my financial goals and rebuilding a positive credit history.

I am more than willing to discuss this matter further and provide any additional information you may require. You can reach me at [Your Phone Number] or [Your Email Address].

Thank you once again for your time and consideration.

Sincerely,

[Your Full Name]

[Your Signature]

Enclosures: [List any enclosed documents]

CC: [List anyone else you might want to send a copy of the letter to, if applicable]