

GOODWILL LETTER TO CREDITOR

Creditor Name: _____
Creditor Address: _____
City, State, ZIP: _____

Re: Account Number / Reference: _____

Dear Sir or Madam,

I am writing this Goodwill Letter to request a goodwill adjustment to my credit report relating to the above-referenced account. I acknowledge the historical payment issues reflected, and I sincerely regret any inconvenience caused to your institution. Since that time, I have taken significant steps to improve my financial habits and creditworthiness.

The derogatory mark(s) on my credit report is/are impacting my ability to obtain credit and other essential financial services. I respectfully request that you consider deleting or updating the negative information as a gesture of goodwill, given my recent positive payment history and commitment to responsible credit management.

I understand that this adjustment is a discretionary action on your part and does not constitute an acknowledgment of error or inaccuracy. Nevertheless, I would be grateful for your favorable consideration, which would greatly assist me in achieving my financial goals.

Please feel free to contact me at the address or phone number below if you require any further information or documentation to assist with this request.

Applicant/Consumer Information:

Full Name: _____
Address: _____
City, State, ZIP: _____
Phone Number: _____
Email Address: _____

Thank you very much for your time and consideration. Sincerely,

Applicant Signature:

Printed Name:

Date:

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