

# Goodwill Adjustment Request Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or Customer Service],

I hope this letter finds you well. I am writing to formally request a goodwill adjustment regarding my account, [Account Number], due to several missed payments that occurred during [specific time frame].

Due to [briefly explain reasons for missed payments, e.g., unexpected financial hardship, illness], I was unable to make the payments on time. During this period, I took steps to resolve my financial situation, and I have since made all of my payments on time.

I value my relationship with [Creditor's Name] and have been a loyal customer since [Year]. I respectfully ask if you would consider removing the negative payment history from my account as a gesture of goodwill. This adjustment would greatly help me in improving my credit score and financial standing.

Thank you for considering my request. I appreciate your understanding and support. I look forward to your favorable response.

Sincerely,

[Your Name]