

Goodwill Adjustment Inquiry for Credit Score Improvement

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Customer Service Address]

[City, State, Zip Code]

Dear [Customer Service Department/Specific Name],

I hope this message finds you well. I am writing to kindly request a goodwill adjustment regarding my credit account with [Account Number]. I have been a loyal customer since [Year], and I value the relationship I have established with your company.

Due to [briefly explain the reason for the late payment or derogatory mark, e.g., unforeseen medical expenses], I experienced a temporary setback that affected my ability to make my payments on time. Since that incident, I have taken considerable steps to improve my financial situation and maintain a positive payment history.

As of now, my payment record has been [mention your payment history, e.g., "exemplary over the last 12 months"], and I believe that a goodwill adjustment to remove the [specific derogatory mark, such as late payment or missed payment from YYYY] would accurately reflect my commitment to fulfilling my financial obligations.

I genuinely appreciate your consideration of my request. This adjustment would greatly assist in the improvement of my credit score and reflect my intention to maintain a responsible credit history moving forward.

Thank you for taking the time to read my letter. I hope to hear from you soon regarding this matter.

Sincerely,

[Your Name]