

Goodwill Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or Customer Service Department],

I hope this message finds you well. I am writing to formally request a goodwill adjustment regarding a negative mark on my credit report associated with my account ([Account Number]).

Due to [briefly explain your situation, e.g., unforeseen medical expenses, job loss], I fell behind on my payments. I have since rectified the situation by [explain how you resolved the issue, e.g., making all payments current, setting up a payment plan].

I value my relationship with your company and am committed to maintaining my financial responsibilities. As such, I kindly ask you to consider removing this negative mark from my credit report as a gesture of goodwill.

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

Sincerely,

[Your Name]