

Request for Goodwill Adjustment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a goodwill adjustment regarding my credit history with [Company Name], account number [Account Number].

Due to [briefly explain the circumstances, e.g., "unexpected medical expenses," "temporary financial hardship"], I unfortunately missed a payment on [date(s) of missed payment(s)]. I take full responsibility for this oversight and have since taken steps to ensure it does not happen again.

Since then, I have made timely payments and have worked diligently to maintain a positive credit standing. I value my relationship with [Company Name] and appreciate the service you provide.

I kindly ask you to consider removing the negative marks from my credit report as a gesture of goodwill. I believe this adjustment would more accurately reflect my current creditworthiness.

Thank you for considering my request. I appreciate your time and understanding. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Warm regards,

[Your Name]