

Credit Repair Agreement for Goodwill Adjustment

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],

I am writing to formally request a goodwill adjustment on my account, which is currently listed under [Account Number or Other Identifier]. With a strong history of payments and commitment to meeting my financial responsibilities, I hope to address this matter with your understanding.

The purpose of this goodwill adjustment request is to ask if you would consider removing the late payment entries on my credit report dated [Insert Dates of Late Payments]. These late payments were caused by [briefly explain reason, e.g., temporary financial hardship, medical emergency], and I have since taken payments seriously, ensuring they are made on time.

It has always been my intention to maintain a positive relationship with [Creditor's Company]. I appreciate any consideration you may give to this request and would be grateful if you could adjust my account to reflect my efforts to rectify the situation.

Thank you for your time and attention to this matter. I hope to hear from you soon.

Sincerely,

[Your Name]