

# Goodwill Deletion Request Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally request a goodwill deletion of the charged-off account listed below:

Account Number: [Your Account Number]

Original Creditor: [Original Creditor's Name]

Due to [brief explanation of circumstances that led to the charged-off account], I faced difficulties that impacted my ability to maintain my account. Since that time, I have worked diligently to improve my financial situation and have made efforts to stay on top of my payments.

I understand that the account was charged off; however, I kindly ask for your consideration in removing this negative entry from my credit report as a gesture of goodwill. I appreciate any assistance you are able to offer to resolve this matter, which would greatly help in my efforts to rebuild my credit.

Thank you for taking the time to consider my request. I look forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need any further information.

Best regards,

[Your Name]