

# Goodwill Deletion Request for Collections Account

[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 message finds you well. I am writing to kindly request the goodwill deletion of a collections account listed under my name, with the account number [Account Number]. I understand that I have an obligation to repay my debts, and I take this responsibility seriously.

Due to [brief explanation of circumstances, e.g., medical issues, job loss], I fell behind on my payments. However, I have since addressed these issues and have maintained timely payments on my other accounts. I am committed to ensuring that my credit report accurately reflects my current financial responsibility.

I respectfully ask that you consider removing this collections account from my credit report as a gesture of goodwill. This would greatly assist me in moving forward and rebuilding my credit. I appreciate your understanding and consideration of my request.

Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,

[Your Name]