

Goodwill Deletion Request for Credit Card Debt

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company's Name]

[Credit Card Company's Address]

[City, State, Zip Code]

Dear [Credit Card Company's Customer Service Department],

I hope this letter finds you well. I am writing to request a goodwill deletion of the negative information reported on my credit report regarding my account [Account Number].

Due to [briefly explain your situation, e.g., job loss, medical emergency] during [time frame], I faced challenges that affected my ability to make timely payments. However, I have since resolved these issues and have maintained a consistent payment history since that time.

Given my loyalty to your institution and my commitment to rectifying my past mistakes, I kindly ask you to consider removing the negative entries from my credit report as a gesture of goodwill. This would significantly improve my credit score and help me in securing future credit opportunities.

I appreciate your time and consideration in reviewing my request. Please let me know if you require any further information.

Thank you for your understanding.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]