

Goodwill Deletion Request

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Dear [Credit Bureau Name],

I hope this letter finds you well. I am writing to request a goodwill deletion of a negative item on my credit report. The details of the account in question are as follows:

Account Name: [Name of Creditor]
Account Number: [Account Number]
Date of Delinquency: [Date]

Due to [brief explanation of circumstances, e.g., financial hardship, medical issues, etc.], I fell behind on my payments. However, I have since resolved these issues and have consistently made on-time payments for the past [duration]. I truly regret the situation and am working diligently to improve my credit standing.

I respectfully ask for your understanding and consideration in deleting this negative entry from my credit report as a gesture of goodwill. It would greatly assist me in my efforts to secure better credit terms moving forward.

Thank you for your time and consideration of my request. I look forward to your positive response.

Sincerely,
[Your Name]