

Goodwill Adjustment Request for Charge-Off Account

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Customer Service Department

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Goodwill Adjustment on Charge-Off Account - [Account Number]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request a goodwill adjustment concerning my charge-off account with the account number [Account Number], which was charged off on [Charge-Off Date].

Due to [brief explanation of circumstances, e.g., financial hardship, medical issues], I was unable to meet my payment obligations at that time. However, I have since taken steps to improve my financial situation and have been making consistent payments on my other accounts.

I understand the implications of a charge-off and I am committed to maintaining a positive financial record moving forward. I kindly ask for your consideration in removing this account from my credit report as a gesture of goodwill. This would greatly assist me in [explain how it would help, e.g., qualifying for a loan, improving credit score].

Thank you for taking the time to review my request. I appreciate any assistance you can offer and look forward to your response.

Sincerely,

[Your Name]