

Goodwill Adjustment Request Letter

Date: [Insert Date]

To: [Debt Collector's Name]

[Debt Collector's Address]

[City, State, Zip Code]

Dear [Debt Collector's Name],

I hope this message finds you well. I am writing to request a goodwill adjustment regarding my account with your agency, account number [Account Number].

Due to [briefly explain your circumstances, e.g., unforeseen medical expenses, job loss, etc.], I faced difficulties in managing my payments, and I am sincerely remorseful for any negative impact this may have caused. I have since taken steps to improve my financial situation and ensure all my obligations are met in a timely manner.

Given my efforts to rectify my situation, I kindly ask if you would consider making a goodwill adjustment by removing the negative reporting associated with my account from my credit report. This gesture would greatly assist me in rebuilding my credit and moving forward positively.

Thank you for your kindness and understanding in considering my request. I truly appreciate your support and look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]