**Goodwill Letter Template**

**[Your full first and last name]**  
**[Your Address Line 1]**  
**[Your Address Line 2]**  
**[Your phone number]**  
  
**[Name of month Day#, Year]**  
  
**Dear Sir or Madam:**  
  
**This letter is in reference to a paid collection under account number [your account number here].**  
  
**[State how much the debt was, when it was due, and when you paid it in full.  Point out if you paid it off quickly.]  [State the hardship you were going through and why it kept you from paying your debt.]**  
  
**[Restate what kept you from paying the debt in a summation/transition.]  [State your regret that you did not pay it on time, mentioning that you strive to be financially responsible and honor all debts.]  [State that this debt, recorded on your credit report, is causing you financial hardship.]  [If the hardship is specific, briefly outline it here.]  I am kindly hoping that [insert creditor here] will consider removing this collection from my credit report as a gesture of goodwill.  [State how much it would mean to you and the opportunities that would open to you if the collection were removed in a professional manner.]**  
  
  
**Sincerely,**  
  
**[leave room to sign your name in cursive here]**