**Goodwill Letter Template**

[Today’s Date]

[Creditor Name or name of the credit reporting agency
Credit reporting agency/creditor’s address
Credit reporting agency / creditor’s City, State, ZIP]

Dear [Creditor name or name of credit reporting agency]

Dear Sir or Madam:

This letter is in reference to a paid collection with the account number [account number].

In [year] a collection for the amount of [amount] was sent to your agency due to [provide personal information and details].

While I normally make every effort to pay my debts and fulfill my responsibilities, in this instance I was, unfortunately, unable to do so. I have since gotten back on my feet and paid this debt to your agency.

I am writing today because I am now trying to [insert reason, examples: “buy a house,” “establish a credit card,” “access an auto loan,” etc.)]

I am having difficulties [repeat example and further clarify] due to having a collection on my account.

Given the date and amount of this collection, I am kindly requesting your agency consider removing this collection from my credit report as a gesture of goodwill.

Doing so would sincerely be appreciated and represent an invaluable gift to my family and me.

Thank you so much,

[Your Name
Your Address
Your City, STATE ZIP]