Sample Goodwill Letter

(Current Date)

(Creditor’s Name)

(Creditor’s Address)

Re: (Account Number)

Dear (Member of Upper Management),

My name is (your name) and I am a proud (customer or account holder) of (creditor’s name). The reason for this letter is to thank you for providing me with exceptional service over the years and express a concern regarding an entry in my credit profile related to my account.

Approximately (insert the number of years) years ago, I opened my (credit card or loan) account with your company and consistently made payments on-time each month. However, I experienced (insert detailed description of the major life-changing event) and was unable to do so during the month of (insert month) 20xx.

As a result, a past-due payment of 30-days was reported to the credit bureaus. Since that time, I have gotten back on track and made all subsequent payments on time. I’ve also taken extra precautions that include creating a detailed budget, minimizing expenses, and creating an emergency fund to ensure that this does not happen again.

Unfortunately, that one negative mark is hurting my credit score and making it extremely difficult to (insert a detailed description of why you would like the negative mark removed). As a result, I am asking that you forgive this financial misstep made by me and grant me the opportunity to get my credit score back on track by revising the late payment noted on my credit report.

It is my hope that you and your team at (insert creditor’s name) will give me a second chance by making this goodwill adjustment on my behalf.

I am extremely grateful that you took time out of your busy schedule to read this letter. Thanks in advance for your assistance concerning this matter.

Warmly,

(insert typewritten name here)