Goodwill Letter To Creditor

Date

Name of the sender

Address of the sender

Creditor

Address

Re: Account Number

Dear Madam or Sir,

I am writing this letter regarding my account ( the account number). My correspondence’s primary focus is to request you to make a “goodwill” adjustment on the reporting of this account to the three credit agencies.

During the period, this account was established. I was thrilled with the service provided by your company. I was, however, not the ideal customer and made many errors and mistakes with my handling of the account. I know that I should have maintained better records of the account, and I take full responsibility for my actions. I became aware of the unpaid balance when I received a copy of my credit report (insert the date).

I do not justify my responsibility regarding the payment and the incurred breach of my user agreement. I was, however, hoping that you might review the circumstances under which this non-payment has occurred. I wish you would consider removing the negative tradeline associated with my account from my three credit reports.

When I became aware of the balance that I owed, I contacted (insert the person’s name here) and completed the payment of the compensation in full. I am letting you know of this not to justify the unpaid account’s reason but rather to show that the issue with (insert the name here) is not a good indicator of my actual creditworthiness. I hope that (insert name here) is willing to work with me on eliminating this negative mark from my credit reports.

I want to stress the fact that the information currently being reported is a hundred per cent accurate. I am asking (insert the name of the person here) for a courtesy gesture of Goodwill in having the credit bureaus eliminate my account mentioned above from my report. I realise that this unforeseen request is eccentric and may not be considering your standard policy. However, please take into consideration the Fair Credit Reporting Act and remember that this does not demand that all accounts be reported. Therefore, a company does have legal discretion and permission to remove or eliminate any account it chooses from the credit report. I hope that you remove the negative marking in my case for this account.

Your kind gesture and consideration in this matter is greatly appreciated.

Regards,

Recipient’s Signature