Goodwill Letter Sample

(The Date of the writing)

(Name of the credit reporting agency or Creditor name)

The Address of the credit reporting agency or creditor’s Address

(Address- credit reporting agency or creditor’s City, State and ZIP)

Dear (Name of the credit reporting agency or Creditor name)

Dear Sir or Madam,

This letter regards the paid collection with the account number (state the account number).

In (mention the year), the collection for the amount of (statement of amount) was credited to this agency for (providing personal information and details) related to the letter).

While I usually make every effort to clear off my debts and fulfil all my responsibilities, in this instance, I was, unfortunately, unable to meet my commitment. Now that I have gotten back on my feet, I will pay this debt to your agency.

I am writing today because I am now trying to (insert the reason, examples: “clear the mortgage,” or “purchase a new car,” or “establish a credit card,” “access an auto loan,” etc.)

Currently, I am experiencing specific difficulties (repeat the one stated in the example and further clarify) due to having a collection on my account.

Given the amount and the date of this collection, I kindly request your credit reporting agency to consider removing this collection from my credit report as a gesture of Goodwill.

My family greatly appreciates your kind gesture and consideration in this matter.

Thanking you so much,

(Sender’s Name)

(Sender’s Address)

(Sender’s City, State, and Zip Code)