Goodwill Letter Template

Date: December 31, 2008

Regarding: Account No. XXXXXXXXX

Wells Fargo Home Mortgage

3480 State-View Blvd

Fort Mils, SC 29716

(800) 288-3212

To Whom It May Concern,

I am writing a letter about my experience with Wells Fargo that is a mixture of a grateful "thank-you" and a pressing request concerning a Home Mortgage trade-line in my credit files that I would like to have revised.

I received the Home Mortgage in Date, several years before my separation in Date. During my separation and subsequent divorce proceedings, I was forced to move out of my home putting me in the position of having to financially maintain two households. As a result, I fell behind in my bills.

Although the mortgage eventually fell into foreclosure (do in part to the beginning of the housing market collapse in the spring of 2006), Wells Fargo was extremely helpful in working with me during a time of separation, divorce, and financial hardship. The help with which I was given in trying to maintain my payments while trying to sell the house

and prevent foreclosure was a great benefit and did help me to move forward.

Now, post divorce, I am trying to rebuild my credit in preparation for getting a new mortgage. I have been able to show that I am a capable of responsible credit management as reflected in my credit records. I am requesting that you give me a second chance at a

positive credit rating by revising those trade lines with the Credit Reporting Agencies. I sincerely hope that there is redemption at Wells Fargo Mortgage, and I beg you for such consideration. Please let me know if any additional documentation would assist in reaching a positive outcome.

Regardless of your decision, please know that I thank you for helping me at a time when it was needed, and I hope to do business with Wells Fargo again one day.

Very hopefully,

Your Name

Address