A Sample Goodwill Letter

[First Name Last Name]

[Your Address]

[City, State ZIP code]

[Date]

ABC Credit Card Company/XYZ Collection Agency/Creditor Name

123 Fake Street

Capitol City, ST 12345

Account Number: ABC-123456789

Reference Number: XYZ-123456789

Amount of Debt: $1,234.56

To whom it may concern:

Thank you in advance for your understanding and consideration of my goodwill request in this letter. The purpose of this letter is to address [a late payment(s)/a missed payment(s)] on my [name of account] account. I saw that there was a negative mark on my most recent credit report, and I’d like to ask you to remove it.

Prior to the [late payment(s)/missed payment(s)], I had an excellent track record of making timely payments. I know that I need to make prompt payments on my [name of account] account, and I will make sure that I stay on top of things from here on out. I [made a late payment(s)/missed a payment(s)] because of [circumstances that show your hardship or negative change of circumstances]. This won’t happen again.

I’ve taken steps to address [hardship circumstances/negative change of circumstances]. I have [list steps or changes you’ve made to make things better and more positive].

I’m hoping to [state the next financial move you’d like to make—apply for or refinance a mortgage/get a car loan/consolidate your debt/refinance student loans/etc.]. The negative mark on my recent credit report may disqualify me from taking this next step. I am committed to paying back the amounts I borrow, and this was a one-time slip-up on my part. I would be incredibly grateful and thankful if you were to give me a second chance and make a goodwill adjustment to remove the [late payment(s)/missed payment(s)] from [date/dates].

Thanks again for your time and consideration.

Best regards,

[First Name Last Name]